Fall 2002

Student Perceptions and Use of Electronic Financial Aid Service Delivery

Kerri L. Chapman

STUDENT PERCEPTIONS AND USE OF ELECTRONIC FINANCIAL AID SERVICE DELIVERY

Kerri L. Chapman

STUDENT PERCEPTIONS AND USE OF ELECTRONIC FINANCIAL AID SERVICE DELIVERY

A Thesis

Presented to

the College of Graduate Studies of

Georgia Southern University

In Partial Fulfillment

of the Requirements for the Degree

Master's of Education

In the Department of

Leadership, Technology, and Human Development

by

Kerri L. Chapman

September 10, 2002

To the Graduate School:

This thesis entitled, "Student Perceptions and Use of Electronic Financial Aid Service Delivery," and written by Kerri Lynn Chapman is presented to the College of Graduate Studies of Georgia Southern University. I recommend that it be accepted in partial fulfillment of the requirements for the degree of Master of Education in the Department of Leadership, Technology, and Human Development.

Dale F. Grant

Dale F. Grant, Supervising Committee Chair

We have reviewed this thesis
and recommend its acceptance:

Mary H. Jackson

Mary H. Jackson, Committee Member

Stephen J. Jenkins, Committee Member

Connie G. Murphey

Connie G. Murphey, Committee Member

Cathy S. Jording

Cathy S. Jording, Acting Department Chair

Accepted for the College of Graduate Studies

Charles J. Hardy
Acting Dean, College of Graduate Studies

DEDICATION

In sincere appreciation of his support, patience, and commitment,

I hereby dedicate this thesis to my husband,

James Haselden Chapman, III

ACKNOWLEDGMENT

I wish to thank Dr. Dale Grant for her assistance in the preparation of this thesis. I would also like to thank the members of my committee (Dr. Mary Jackson, Dr. Stephen Jenkins, and Connie Murphey) for their time and collective knowledge in the evaluation of this project. Finally, I would like to thank several current and former Georgia Southern University staff members, including Jill Ewing, Teresa Dean, Diane Wynn, Elise Boyett, and Corrina Warner, for their professional and personal support during my educational career.

Kerri Chapman

246 Sugar Mill Drive
Savannah, GA 31419
912-927-4917
kchapman@gasou.edu

Objective

To obtain a management position in an institution of higher education which will further build upon my knowledge of student services and development.

Skills

- Strong written and oral communication skills.
- Developed and facilitated many group workshops, with topics including leadership skills, membership recruitment and retention, and financial aid.
- Managed and trained volunteers and student employees, and trained professional employees.
- Extensive computer knowledge, including BANNER, Imaging software, most spreadsheets and word processing programs, and HTML.
- Multitasking in a high-stress environment.

Relevant Experience

Georgia Southern University Department of Financial Aid
Assistant Director 2002-present

Coordinate use of information technology and program planning in the financial aid office, including website development, editing of the online student information system, and management of student computer center. Direct planning of major departmental programs, including staff development workshop, student outreach, and publications. Prepare reports for participation in U.S. Department of Education Quality Assurance Program. Manage campus College Work Study program. Develop and conduct internal assessment, including satisfaction surveys, student focus groups, and related SACS accreditation requirements. Serve as chairperson of Satisfactory Academic Progress Committee. Keep current on trends in financial aid, including regulatory changes and recent research.

Georgia Southern University Department of Financial Aid
Financial Aid Counselor I 2000-present
Provide advisement to students seeking financial aid. Service includes verifying student information; explaining financial aid regulations and procedures to students, parents, and staff; awarding financial aid; and planning and implementing various programs. Maintain financial aid website. Review our online information system and all office publications periodically and suggest student-friendly changes. Schedule and present informational sessions on financial aid. Assist in training of new employees. Coordinate annual employee professional development workshop. Must stay current on regulations, policies, and procedures while providing efficient and friendly service in a high-volume environment.

Georgia Southern University Career Services Office
Graduate Intern Spring 2002
Gained knowledge of career services area and trends in career development. Assisted students in resume and cover letter writing, major searches, and with use of computer systems. Conducted mock interviews with students who were interested in refining their interviewing skills. Kept current on trends in employment and other major career issues. Collaborated with staff on major projects, including the Eagle Expo Career Fair. Developed "quick guide" to website development for office use.

Georgia Southern University Department of Financial Aid
Graduate Intern Fall 2001
Gathered and prepared data for submission for annual Department of Education Experimental Sites report on loan counseling and proration of student loans. This program exempts the department from certain federal regulations, and statistics on service delivery must be analyzed and reported annually. Reviewed the online registration and status system, known as WINGS, for organization and content. Recommended changes as necessary. Monitored general department e-mail account and routed messages to proper recipient. Presented at the National Quality Assurance and Experimental Sites conference on how WINGS has improved the quality of our service to students. Developed job description and requirements for a new position to handle financial aid office technology and programming. Submitted description for creation of Financial Aid Counselor II.

Old Dominion University Campus Information Center
Office Services Assistant 1999
Maintained off-campus housing listings, assisted in scheduling and conference planning for busy student union, and managed nine Campus Information Advisors. Developed off-campus housing website. Worked closely with all university departments and student organizations to plan events in the student union, and collaborated with Student Activities and Leadership on related projects.

George Mason University Office of Admissions
Admissions Representative (Seasonal) 1998
Primary representative for Tidewater/Richmond areas of Virginia, GMU's second largest recruitment target area. Introduced high school juniors and seniors to GMU through college fair and high school recruiting. Scheduled and performed over 100 visits with students and college counselors.

Education

George Mason University Fairfax, VA
B.A. May 1998 History, Legal Studies minor Overall GPA: 3.5

Georgia Southern University Statesboro, GA
M.Ed. December 2002 Higher Education Student Services Overall GPA: 4.0

Presentations and Publications

On Becoming a Student Affairs Professional;
Georgia Southern University, Resident Advisor In-Service, Spring 2002

On Eagle's WINGS: Technology and Student Service in Financial Aid;
National Quality Assurance and Experimental Sites Conference, U.S. Department of Education, Baltimore, MD, March 2002

Tool Time: Becoming a Power User (How Use of Department of Education Software Tools Can Enhance the Quality of Work) Panel Member; U.S. Department of Education

Student Financial Assistance Spring Conference, Baltimore, MD, March 2002

Virtual Case Study: The Impact of Technology at Telnet College; Studentaffairs.com, April 2002

Wrestling With Technology: Technology and Student Service in Financial Aid; Georgia Association of Student Financial Aid Administrators Spring Conference, St. Simons Island, GA, May 2002

Orientation Presentation, Department of University Housing, Georgia Southern University, June 2002 (development of presentation)

Student Perceptions and Use of Electronic Financial Aid Service Delivery; Master's Thesis, September 2002

Web Development

Center for Service and Leadership
George Mason University 1997-1998

Off Campus Housing—Campus Information Center
Old Dominion University 1999

Department of Financial Aid
Georgia Southern University 2000 to present

Honors, Awards, and Affiliations

- MetLife Foundation Pathways Scholar
- Association for Leadership Educators Conference Scholarship Recipient
- Golden Key National Honor Society
- Phi Alpha Theta, History Honor Society
- Life Member, Alpha Phi Omega, National Service Fraternity
- University Community Service Award, George Mason University
- U.S. Army's Pot of Gold Award, 3d Infantry Division, Hunter Army Airfield, GA
- 1st Place, Inaugural Virtual Case Study Competition, Studentaffairs.com
- National Association of Student Personnel Administrators (NASPA)
- National Association of Student Financial Aid Administrators (NASFAA)
- Georgia Association of Financial Aid Administrators (GASFAA)
- Professional Association of Georgia Educators (PAGE)
- Chapter Advisor, Nu Epsilon Chapter of Alpha Phi Omega

TABLE OF CONTENTS

Page

LIST OF TABLES

LIST OF TABLES (continued)

Table **Page**

Introduction

Few argue the premise that financial aid is one of the most vital services offered to college students. Over fifty percent of today's college tuition is actually paid by some form of student aid, whether it is from federal, state, private, or institutional resources. The public perception of the role of financial aid has changed drastically since its inception, the acceleration of which over the past decade has been staggering. The face of higher education itself has undergone a metamorphosis of sorts, with technological advancements at the forefront of the change. Technology has revolutionized the way we do business in student services today. Student affairs professionals, particularly enrollment managers, have had little control over the incorporation of technology into their daily processes. Many resent it; they feel that technology takes away from the human touch that is so vital in student development (Stedman 1995).

However, many student affairs professionals are beginning to embrace technology, and see it as a tool to enhance, rather than impede, development. The new generation of students is demanding faster, easier access to information. Now that interactive technology is a mainstay on college campuses, we must look to the outcomes derived from the usage of this technology. Many universities have viewed technological advancement as a goal unto itself. We need to understand who is using it, why they are using it, and perhaps more importantly, who may not be using it and

why they are not doing so. We also need to assess student comfort and satisfaction with this new technology. Access and retraining are huge issues with technology. Through this project, the researcher will provide a background of financial aid, and the perceptions that have plagued the service delivery area, as well as a brief history of technology in student services, and what services we commonly provide today. The aim of this study will be to see who is using electronic service delivery tools for financial aid, how and where they are using the tools, and if there are differences in perceptions of clarity, values, and satisfaction between various identified groups.

Review of Literature

Since the founding of Harvard College in 1620, financial aid has been offered to students. The Morrill Acts of 1862 and 1890, which created land grant colleges, also created a "new focus on educational access (Coomes 2000)." In the nineteenth century, it seemed as if there were more institutions of higher education than there were students to populate them. Many universities shut their doors. In the twentieth century, higher education blossomed, mainly due to federal government support. In 1933, the first separate financial aid office was created at Smith College. The passage of the G.I. Bill in 1944 opened up higher education to thousands who otherwise would not have gone to college. Following World War II, states and the federal government threw support behind the policy of assuring educational opportunity for all students. In the late 1940s, The Truman Commission on Higher Education sought to double college enrollment within a decade and created the system of "free" community colleges.

The 1950s saw the beginnings of the modern financial aid process: development of the "needs analysis" and the National Defense Student Loan (now known as the Federal Perkins Loan). The financial aid office became a mainstay on college campuses. Part of Lyndon Johnson's "Great Society" initiatives created the Federal Work-Study program (Coomes 2000). The Higher Education Act of 1965 created the Family Federal Education Loan Program (FFELP) and the Supplemental Educational Opportunity Grant (SEOG) (Coomes 2000). Since federal hands were

now firmly gripped on the financial aid process, financial aid administrators created a group to share ideas and lobby for student interests: the National Association of Student Financial Aid Administrators (NASFAA) in 1966. Today, NASFAA is a powerful force in lobbying and federal rulemaking for financial aid (Coomes 2000).

The 1970s saw an addition to the policy of educational access to everyone: freedom of educational choice. We can argue that this was the earliest form of student consumerism (Coomes 2000). The Educational Amendment of 1972 created the BEOG (now known as the Pell Grant), and the Guaranteed Student Loan (GSL). The GSL was aimed strictly at middle-lower income students. Students had to demonstrate need based on a needs analysis calculation, which at this point was done by individual colleges (Coomes 2000). There was a growing concern for the "lockout" of middle-income students. Students had to be below poverty level to qualify for any federal grant money, and college costs were on the rise. In the 1980s, growing fiscal conservatism threatened many aid programs. This led to the development of the congressional methodology for needs analysis, which to this day is utilized and updated every year (Coomes 2000).

"The decade of the 1990's can be characterized as one that has emphasized student consumerism, public skepticism about the value of higher education, institutional concerns for fiscal and enrollment viability, and calls for reform of undergraduate education (Coomes 2000)." This was the decade of the student loan and the tax credit. The Higher Education Amendment of 1992 created the William D. Ford Federal Direct Stafford Loan Program (Coomes 2000). For the first time, a student did not have to demonstrate financial need to obtain a student loan.

Unsubsidized loans were available for any student who met all the basic qualifications for federal aid and were enrolled at least half time. Also, students could take loan interest deductions on their federal taxes, and parents could take a tax credit for out of pocket college expenses. Clearly, these initiatives were aimed at the middle and upper class. At the end of the 1990s, 60% of all student aid consisted of loans. This was up from 45% a decade earlier (Coomes 2000).

"More so than any substantive policy changes, however, the enrollment and student aid puzzle in the 1990's has been about perceptions (Coomes 2000)." Today, financial aid is often perception driven. College costs are on the rise. Increasing competitiveness and consumerism has led to a new paradigm for attracting and keeping students: enrollment management. The term "enrollment management," encompasses the business functions of marketing, recruitment, pricing and financial aid, academic and career counseling, academic assistance programs, institutional research, orientation, retention programs, and student services. Institutional value is perhaps the greatest concern for today's clients of higher education. "Value, defined as net price in relation to prestige, drives selection of institutions among freshmen and their parents (Coomes 2000)." Dixon (1995) states that as time passes, prices at public and private institutions will grow closer. As costs rise at public institutions, families who already cannot afford private institutions will find it much more difficult to afford postsecondary education at all. "Already irate at not finding private institutions affordable for their children, they will feel the system has abandoned them...consequently families and students will demand more for the fees they pay or

exemption from them (Dixon 1995)." Such is the challenge that faces the enrollment manager.

Financial aid is a crucial part of this, as it is up to the financial aid administrator, as well as other enrollment managers, to convince families to invest in their children's future and that their institution is the best value for their dollar. Financial aid administrators are bound by the federal rules that govern the funds they award, and as a result are often perceived as agents of the government. Even popular movies poke fun; a deleted scene in *Scary Movie 2* (2001) depicts a student picking up her "grant check, loan check, disability check and one block of government cheese" at a financial aid table on the university commons. The person at the table has an attitude, and the line snakes around the campus. A Forbes magazine article from 1994 calls financial aid administrators "harassed college munchkins (In Gibbons 1996)." The student newspaper at a southeastern university referred to the financial aid office as the "office of death". An uninformed student at the same university wrote an editorial on the policy to hold financial aid checks; she cited that the policy went into effect Spring 2002, when in fact the earliest start date was Fall 2002 (Permenter 2002).

Need based aid is "eroding (McPherson & Shapiro 1998)." Today's financial aid packages sport less grant money and more loan money. While grant availability has increased some, it has not increased nearly enough to meet the rise in cost of attendance. Federal and state need-based grants are designed for lower income families. Middle class families do not have the means to pay, and "moreover resent the assignment (Gibbons 1996)." Now that financial aid is available to all income

levels, parents who are nearing retirement age are using what would have been college funding to take long put off vacations, invest in nicer homes or cars, or simply put more funds away for their own retirement (Dixon 1995). Many people think grants and scholarships are the only things that are "financial aid." In other words, when they see a financial aid package that is loan heavy, they want to know why they did not qualify for any financial aid. In short, today's college consumers perceive financial aid as an entitlement, regardless of their socioeconomic standing.

Similarly, educational technology is also perception driven. Chang (1998) notes that in order for a technological advancement to be successful in the academic marketplace, it "must also be consistent with existing values, and there needs to be a real educational value beyond the use of technology for its own sake." In other words, universities often focus on technology as a goal, rather than a tool to achieve other established goals. In today's information age there is a demand for accurate, instant information. According to "A Nation Online: How Americans are Expanding Their Use of the Internet" (2001), the statistics on at home web usage are staggering. There are over two million new Internet users per month in the United States alone. Approximately 54% of the population is using the Internet as of September 2001. Ninety-five percent of children ages 5-17 are using computers, and 75% of 14-17 year olds use the Internet. In fact, the study also shows that households with children under 18 are more likely to use the Internet. The study points out that race, age, and class are not impeding the growth of Internet use. While it is growing from a lower base, Internet use is increasing by 25% per month in households below the poverty level, and increasing at annual rates of 30% among African-Americans.

Interestingly, the study also notes that the availability of computers and internet access in school have a high bearing on narrowing the disparity of use between higher and lower income families. However, we must be careful not to discount the fact that this gap in access still exists, and this poses a major concern for the financial aid office that is trying to automate processes.

It is no question that students have changed. This generation of college students has many nicknames. Commonly, they are referred to as the "Millennial Generation". These "millennials" are bringing new challenges to the college setting. Student affairs professionals must modify their advising styles to accommodate the unique learning style of the millennial. This group is also the most technologically savvy to enter universities.

Tapscott (1998) refers to this generation as the "Net Generation", or "N-Gen". As part of a unique experiment, he collaborated with over 300 "N-Gen" members on an interactive website to find out what makes them tick. Today's traditional age college students are anything but traditional. They are the echoes of the baby boom, and their numbers are taking over that of their parents' generation. Many scholars disagree on the exact range of ages for this generation, but Tapscott says those born between 1977 and 1997 fit the bill. Tapscott argues that today's students are unique in many different ways.

> "Many pundits describe youth today as materialistic, self absorbed, cynical, and demanding of immediate gratification. From our experience, these pundits are wrong...[today's youth] are the young navigators. They doubt that traditional institutions can provide them with the good life and take personal responsibility for their lives. They do value material goods but they are not self-absorbed. They are more knowledgeable than any previous generation and they care deeply about social issues. They believe strongly in

> individual rights, such as privacy and rights to information. But they have no ethos of individualism, thriving, rather, from close interpersonal networks and displaying a strong sense of social responsibility." (Tapscott 1998)

Tapscott (1998) lists ten specific themes of the N-Gen culture: fierce independence, emotional and intellectual openness, inclusion, free expression and strong views, innovation, preoccupation with maturity, investigation, immediacy, sensitivity to corporate interest, and authentication and trust. While most of the children of this generation are well versed in the technology of today, a large number are also deprived of this technology. Tapscott refers to this phenomenon as a "Digital Divide". "As information technology becomes more important for economic success and societal well-being, the possibility of 'information apartheid' becomes increasingly real. Such a 'Digital Divide' may mean that for many children N-Gen means Not-Generation (Tapscott 1998)."

Yee (1998) notes that today's technology is relatively "ism-free". Technology itself cannot distinguish between race, sex, or age. However, she is careful to note "technology causes concern if its usage perpetuates classism and prevents access to students who cannot afford computers at home." Several universities are now requiring that their students purchase computers in order to attend, but what about those who cannot afford them? One university, California State University, San Marcos, experimented with a scholarship program to provide high ability, high need students with laptops, and tracked their progress. Many faculty at Cal State-San Marcos wanted to require all students to have computers, until the financial aid office stepped in and asked what to do about those students who could not afford them (Phillips & Nicholson 1999). Tapscott (1998) discusses the growing popularity of e-

mail as a primary means of communication. He states that the main reason for the explosion of this communication medium is the fact that colleges give students their own e-mail accounts, and in a rush to keep in touch with their children, parents are getting access at home. In essence, this is a trickle down effect.

So why is there such a generational difference in information technology usage? The reason is simple: assimilation versus accommodation. The N-Gen was born with interactive technology; therefore their lifestyles grew and evolved around it. Other generations, however, have had to change their lifestyles to accommodate for the technology. Tapscott (1998) also found that this net infusion has changed the way people learn, forcing educators to find new and innovative ways to teach. The standard lecture-style class does not work as well as it used to. Van Dusen (1994) suggests that there are many implications of today's college campus evolving into a virtual one. "A paradigmatic shift, from a professor-centered to a student-centered system of learning, has particular implications for the profession of teaching." Twigg and Oblinger (1996) note that this does not necessarily affect only teaching. Administrative processes that are heavily utilized by enrollment managers were streamlined to benefit the institution; now, "the combination of new communications technologies, changing student demographics, the rising costs of a residential experience, and the need for continuing education throughout a lifetime is eroding the foundation of that century-old system (Twigg & Oblinger 1996)."

Access to higher education has always been an issue for traditionally disadvantaged groups. Hughes (1990) suggests that financial aid applications may seem insurmountable for families whose native language is not English. Recently,

the Federal Student Aid program office has developed a Spanish language Free Application for Federal Student Aid (FAFSA), and supporting information. Also, many lower income families develop a sour taste for the financial aid process when they discover that a financial aid package is heavy with loans, further burdening a family who may already be buried in debt. Similarly, lower income families often have difficulty providing required financial documentation, due to lack of job continuity or an atypical family structure (for example, grandparents raising grandchildren without legal standing). Hughes' study (1990) specifically looked at overall satisfaction levels among different groups with a particular financial aid office. The study yielded two significant findings in relation to minority groups: African-American students felt they had more difficulty obtaining counselor appointments than Euro-American students, and Native American students had the lowest levels of satisfaction with the process. Hughes (1990) attributes the latter to the observation that much emphasis is placed on interpersonal relationships in the Native American culture.

Perhaps the most significant finding from this study for our purposes is that overall student satisfaction with the financial aid office is highly correlated with the student comfort level with office staff. "This clearly underscores the importance of the staff in humanizing a potentially dehumanizing process." (Hughes 1990) This begs the question, if the staff is so important in the equation, what happens if you take them out and all but replace them with a computer? One limitation of the Hughes study is that it was completed a generation before that of our current college students, and the students have clearly changed since 1990!

Perhaps one of the main reasons that administrators fear technology is their lack of control over it. External, rather than internal, forces are driving technology as part of our day-to-day lives. Stedman (1995) gives some guidance on taking the reins of technology in enrollment management. Administration needs to develop a vision, or strategic plan that addresses technology incorporation over the long term. They must be prepared to rethink their traditional business processes. As with any major programmatic changes, strong upper level leadership and support is a must. Staff must remember that the ultimate focus is the student, not the process itself (Stedman 1995). A process may appear perfect in your eyes, but if a student cannot figure it out, then what is the point of implementing it? Type of equipment (hardware and software) is an important consideration. While there is not much sense in reinventing the wheel, administrators must remember that few programs are built specifically tailored for XYZ University's specific needs, so programs must be flexible and malleable enough to adapt to the particular campus needs (Stedman 1995). As with implementing any major project on a campus, departments should not embark alone. The more departments that are willing to sign on and help with implementing new technology, the better (Stedman 1995). In a recent discussion, one colleague noted that her university's main difficulty with implementing an interactive student web client was that the financial aid department was really the only department on campus fully committed to the program. (Bliss 2002) There should be a competent support team in place, with users at all levels as members of the team. Upper level administration should plan ahead for major staffing changes and retraining issues as a

result of the new technology. A timeline and budget should be set up, and adhered to as closely as possible (Stedman 1995).

According to Brown Wright, Stewart, and Burrell (1999), there is an obvious paradox when it comes to technology use in the financial aid area: financial aid has been among the slowest of the student services to convert; however it is also the primary user of information and computer technology in the college setting. This is mainly due to the multiple systems "hairball" of federal technology, and restrictive federal regulations. Dixon (1995) notes in his recommendations for enrollment management for the future that financial aid and admissions departments should have the most modern computer systems on a college campus, due mainly to the repetitiveness of work processes.

In their study of usage of online financial aid applications, Brown Wright, Stewart, and Burrell (1999) noted disparities in use were mainly due to access issues. In the monograph "E-Aid Office 2000: Financial Aid Software Selection, Implementation, and Operation", prepared by the 1999-2000 NASFAA Electronic Services Committee (2000), the authors discuss the difficulties associated with setting up computer systems. "Financial aid systems should provide tools to enable financial aid offices to increase the quality and quantity of services to their clients-not create artificial barriers to service." Some offices utilize a "Virtual Counselor"-a live chat program where students get real time answers to brief questions from office and student staff. Students may also leave messages to be answered the next business day. This and other "value added" technologies, which many N-geners deem as "cool", are becoming commonplace in financial aid offices.

This technology explosion is clearly a sharp contrast to the financial aid system prior to this consolidation of systems. Before federal control was streamlined and computers were in every financial aid office, financial aid administrators relied on pencil, paper, calculator, and "professional judgment" to figure a student's need and award package. Students were often faced with multiple forms, and, depending on student characteristics (dependent, independent, out of state, type of tax return filed, etc.), administrators would have to choose the proper formula for calculating an Expected Family Contribution (the figure which explains how much a student and/or his/her family could contribute towards educational costs in an academic year). The formula, if we used paper today, is three pages long by itself.

In the late 1990s, the Office of Student Financial Assistance (now known as the Office of Federal Student Aid) suddenly blossomed with technological changes. Electronic Access Conferences, held regionally, updated schools regularly on changes in technology. A Postsecondary Electronic Standards Council exists, bringing lenders, higher education associations, government agencies, and software and service providers to the table to discuss integration issues. We witnessed the birth of FAFSA on the Web and updated EdExpress (software utilized for uploading Institutional Student Information Reports from the federal processing center, and used by many institutions to process and package aid). Students and parents now sign FAFSAs electronically using a Personal Identification Number (PIN). Students and parents also use this PIN to access loan records through the Direct Loan Servicing Center and the National Student Loan Data System (NSLDS), which is the first national clearinghouse for reporting of all loans and Pell grants, regardless of the

loan servicer. The databases are live on the Internet and are constantly updated. Financial aid administrators use NSLDS on the web to monitor students who transfer between schools, and also to monitor students who have defaulted on loans. At the most recent conference in Baltimore (2002), the Office of Federal Student Aid shared its plans for a complete integration of all systems over the next couple of years. At the federal level, administrators have constantly stressed technology as a vital tool. Technology is always presented as a means to an end, not just the end itself.

On a state level, the Georgia Student Finance Commission has an online system, known as SURFER, for state HOPE scholarship reporting. High school counselors report to the system their list of eligible students. Schools then download names of eligible students to their systems for awarding. Financial aid administrators can keep track of credit hours for students on the HOPE scholarship, which allows for smoother transfers between schools.

The institution utilized for this study, Georgia Southern University, was slow to convert to an online student service system. In 2000, students still waited in line to register for classes, and all financial aid correspondence was on paper. The version of the BANNER Student Information System used university-wide for processing of student information was a text-based program. Other universities of similar size had been using BANNER's Graphical User Interface (GUI) as early as 1995. However slow Georgia Southern was in initiating web services, they have more than made up for it on the integration timeline. Within a year, all basic enrollment management services, with the exception of the ability to pay tuition, are online. The Web Interactive Network for Georgia Southern (WINGS) was activated in the spring

semester of 2001. Students may register for classes, view grades, and inquire about financial aid information all in real time. The university conducted a pilot study with graduate students before going live with the system, and also conducted a survey of incoming freshmen and their parents, and found that an overwhelming percentage (71%) said they would like to receive financial aid information electronically. Interestingly, a vast number said they would like to receive information by both paper and electronic means, indicating a slight nervousness about the new technology (Georgia Southern University Department of Financial Aid 2001).

Shortly after the survey was conducted, the EAGLEGRAM was created. A committee within the Division of Student Affairs and Enrollment Management developed a policy for Electronic Communications, and began marketing the EAGLEGRAM as the official network of e-mail correspondence for the university. A huge marketing campaign, still underway, encourages students to activate their free Georgia Southern e-mail accounts so they are aware of important information, including registration times, financial aid documentation requested, and financial aid award notifications. No sensitive information is contained in the text of the EAGLEGRAM itself; it is simply a notification to check status on WINGS. Georgia Southern attempted in the early weeks of the program to send EAGLEGRAMs to addresses that students provided on their FAFSAs; however a massive amount of those e-mails were returned, stating incorrect or inactive addresses. As a result, the university utilizes only the GSU e-mail account. Since December 2001, the Department of Financial Aid alone has sent out 171 different EAGLEGRAMS to a total of 94,841 unique e-mail addresses (Office of the Associate Vice President of

Student Affairs and Enrollment Management 2002). New students to GSU receive information in paper form, and are advised from the outset that after their first term at GSU, they will only receive information by electronic means.

Although the outward benefits appear obvious (saving money on paper, saving staff power, etc.), a number of difficulties with this system have been encountered. Perhaps the greatest challenges are getting the word out about the change in processes to continuing students, and getting students to activate their GSU e-mail accounts. Currently, approximately 44% of GSU e-mail accounts are being checked on a regular basis (Georgia Southern University Division of Student Affairs and Enrollment Management 2002). This includes faculty and staff accounts. This is particularly bothersome since approximately 77% of Georgia Southern students receive some form of financial aid (Georgia Southern University Department of Financial Aid 2002). In June 2002, due to the overwhelming number of returning student files that still required verification paperwork, the department made a decision to send a paper letter to permanent home addresses of students, stating that their financial aid file was incomplete and they must check WINGS to resolve the issues outstanding. As of June 27, 2002, there were still 1642 preregistered student files that had verification requirements. The number was half that in 2001 (Department of Financial Aid 2002).

The Department of Financial Aid at Georgia Southern has also made great strides in document management. The university is a participating Quality Assurance school, which means the financial aid office has the freedom to set up its own verification criteria and create its own verification documentation. The purpose of

verification is to increase the accuracy of student information, and ensure students receive the aid for which they truly qualify. Nationally, the Quality Assurance Program allows institutions to apply to participate, which allows each school to set up its own verification program based on the actual statistics on errors on the FAFSA. The U.S. Department of Education, in partnership with the American Institutes for Research, analyzes the data to prepare the national verification program (U.S. Department of Education 2002).

The most recent releases of BANNER have allowed Georgia Southern to set up a link in WINGS where students can simply click for the documentation that is required of them. Users of WINGS do not have to select from a long list of forms, and requirements are explained in depth. It also has significantly reduced the number of mass mailings for verification. The Department has also recently put Federal Work Study authorizations online only for those students who have been awarded Federal Work Study, and will soon have Satisfactory Academic Progress appeals forms linked as well.

As documents are turned in to the office, they are scanned into the Application Xtender document imaging system. Once they are scanned, a processor indexes them to the student, and they are automatically coded in BANNER as received. Counselors create queries based on the last names of the students for whom they are responsible and review the documentation. In the near future, Georgia Southern's financial aid department will be purchasing a scanner with optical scan technology, which will eliminate the need for indexing (manually identifying the

paperwork to a student's file). The system will automatically identify the document type and the associated file.

New technologies in the office put a different burden on staff to learn how to efficiently use such technology. Valuable office time and resources can be wasted if staff is not properly trained or if extensive training is warranted. "The financial aid office staff today and in the future needs to be familiar with the concepts of 'systems': knowledge of database, presentation, and word processing programs, as well as web-based technologies, has become a necessary skill set (NASFAA Electronic Services Committee 2000)." Dixon (1995) notes that the primary goal of university staffing efforts should be to seek out employees who are diversified in their knowledge; they should have not only the traditional people skills needed for a student-centered service, but also technological expertise, advanced critical thinking, and demonstrated efficiency.

Divisions should be streamlined as much as possible. We see this already, as many student affairs divisions are adding the "enrollment management" moniker to their titles. In fact, Dixon (1995) suggests that financial aid administrators of the future will be able to spend more face-to-face, quality time with students discussing more in-depth issues. Today, most student appointments and phone calls are for the purpose of discussing application status, missing documentation, or amending award packages. Perhaps with interactive technology taking over for these more mundane duties, financial aid administrators will spend this time discussing financial planning and debt load consequences with students, or even meeting with parents of young children about how they can plan for their child's education ten years down the road.

Given all the issues that arise out of technology on campus, more research is needed to assess the impact technology has on student satisfaction with different services, as well as on student learning. A 1998 study at Middle Tennessee State University found that instructional and educational technology has a profound impact on student perceptions of their own learning. In fact, students who responded to the questionnaire also indicated that the use of technology does increase their interest in and satisfaction with the course. Does this apply outside the classroom as well (Draude & Brace 1998)?

Perceptions are important when it comes to offering a critical service. Georgia Southern University's Department of Financial Aid has had difficulties with poor student perceptions in the past. About once a semester, the periodic editorial or article will appear in the student newspaper charging the department with things of an unjust nature. In 1998, Boyett performed a study of student satisfaction with financial aid services at Georgia Southern University. She compared several groups, including Euro-Americans versus minorities, freshmen versus seniors, males versus females, and only loan recipients versus grant/scholarship recipients. She found that loan recipients and seniors tended to be more dissatisfied with services overall, and a slightly smaller preponderance of minority students also had a large rate of dissatisfaction. Since it has been four years since the Boyett survey was administered, this study is timely.

The experts say it best: "Perhaps technology in and of itself will not utterly change the financial aid profession; financial aid professionals should position

themselves to use technological innovations to effect positive change." (NASFAA Electronic Services Committee 2000)

Research Questions

The literature indicated a number of interesting points. There are currently many discussions about who is using technology, and how and why they are using it. Access to and general comfort with using technology may be affected by socioeconomic status, race, sex, or age. Also, changing a process on continuing students can be detrimental. Perceptions of financial aid service delivery can be impacted by a number of factors. Therefore, the primary purposes of this study were to identify differences in usage of and perceptions about electronic financial aid service delivery between various groups of students. As a result, the research questions are as follows:

(1) Who at Georgia Southern University is using the Web Interactive Network for Georgia Southern (WINGS) and EAGLEGRAMS for viewing financial aid information, and where and how are they using it? Also, how did they learn about these electronic services, and do they prefer these services to traditional service delivery?

(2) Do those receiving need-based aid find WINGS/EAGLEGRAM to have clearer content and information than those who do not receive need-based aid? Are there any differences with regards to importance of offerings on WINGS, and do the groups hold different values when it comes to technology? Are those receiving need-based aid more satisfied with WINGS/EAGLEGRAM than those who do not receive it?

(3) Do traditionally aged students (as defined by Tapscott as part of the Millennial Generation) find WINGS/EAGLEGRAM to have clearer content and information than nontraditionally aged students? Are there any differences with regards to importance of offerings on WINGS, and do the groups hold different values when it comes to technology? Are traditionally aged students more satisfied with WINGS/EAGLEGRAM than nontraditionally aged students?

(4) Do Euro-American students find WINGS/EAGLEGRAM to have clearer content and information than minority students? Are there any differences with regards to importance of offerings on WINGS, and do the groups hold different values when it comes to technology? Are Euro-American students more satisfied with WINGS/EAGLEGRAM than minority students?

(5) Does one class level (freshman, sophomore, junior, senior) find WINGS/EAGLEGRAM to have clearer content and information more than another? Are there any differences with regards to importance of offerings on WINGS, and do the groups hold different values when it comes to technology? Is one class more satisfied with WINGS/EAGLEGRAM than another?

(6) Do females find WINGS/EAGLEGRAM to have clearer content and information than males? Are there any differences with regards to importance of offerings on WINGS, and do the groups hold different values when it comes to technology? Are females more satisfied with WINGS/EAGLEGRAM than males?

Methods

Subjects

The population for this study was the population of students who receive financial aid of any type at a public comprehensive university in the Southeastern United States with a total student population of 14,371 (Fall 2001). In the 2001-2002 academic year, 77% of these students received some form of financial aid, whether it be from federal, state, institutional, or private resources (Department of Financial Aid 2002). The majority of the students at this institution were Georgia residents as defined by the Office of the Registrar. The university had 69.9% Euro-American students, 25.3% African-American students, and the remaining 4.8% identified themselves as other ethnic minorities (including multiracial). 46.3% of the students were male, while 53.7% were female. The university was 89.1% undergraduate, and 10.9% graduate. Sixty-four percent of Georgia Southern's population was under age 22, including joint enrolled and transient students. The class breakdown was as follows: 34.8% freshmen; 19.9% sophomores; 15.5% juniors; and 15.1% seniors. (Georgia Southern University Department of Institutional Research 2001)

Procedure

The subjects for this study were the population of students who applied for financial aid at Georgia Southern University utilizing the Free Application for Federal Student Aid for the 2001-2002 academic year as of May 15, 2002, and who were checking their Georgia Southern University e-mail account at the time the

survey became available on WINGS. Seven hundred fifty seven (757) students were e-mailed once with the invitation and directions to complete the survey in WINGS, and then sent a follow-up e-mail three weeks later. To preserve the integrity of the sample, the researcher opted to only advertise the survey by EAGLEGRAM. Since 44% of students were actively checking their GSU e-mail account, it was expected that there would be many returned e-mails from full quota accounts, many accounts would not be activated (as indicated by the small number of students who were e-mailed), and there would be an extremely low response rate. The researcher investigated ongoing studies of response rate issues with web surveys prior to and following data collection and found that nonresponse error (general lack of response or lack of full complete response) and sampling error are two factors that affect the integrity and superiority of web-based surveys (Alvarez, Sherman, and VanBeselaere 2002). Eighty-two (82) subjects responded to the survey, and of those 65 responses were usable. Sixteen (16) respondents went no further than the first three questions, or answered the first question and a single random question later in the survey. Of the 757 students who were e-mailed, this was a response rate of 11%.

Fifteen percent of respondents indicated they preferred not to respond to the questions about race. Four percent preferred not to respond to the question about class level, 6.2% preferred not to reveal their age, and 6.2% preferred not to respond about the types of financial aid they received. The racial and gender breakdowns were not representative of the general population, which perhaps was influenced by the small number of respondents.

Design

This study, which was designed by the researcher, was descriptive and designed to identify how WINGS and EAGLEGRAM were being used, and overall satisfaction with these electronic means of financial aid service delivery. The study also measured students' perceptions of the level of importance of certain issues with electronic service delivery, including navigability, content, accuracy, and access. Survey items were grouped into Use of WINGS/EAGLEGRAM, Computer Access and Knowledge, Clarity of Information, and Values and Satisfaction. This study was received and approved by the Institutional Review Board. The IRB Approval Notice is in Appendix A. Appropriate permissions were also obtained from the Director of Financial Aid and the Associate Registrar.

Instrumentation

To begin the design of the instrument, a 37-item survey developed by the researcher, the researcher pulled surveys that had been conducted previously within the Department of Financial Aid at Georgia Southern. Notably, the researcher found Boyett's 1998 satisfaction survey and the 2001 survey of participants in the financial aid session at Southern's Orientation, Advisement, and Registration (SOAR). The researcher also posted to the national financial aid e-mail list, known as FINAID-L, for samples of in-house surveys that were conducted in a web-based format. Three colleagues responded with their web surveys. Financial aid survey samples were also viewed online at finaid.org and on the National Association of Student Financial Aid Administrators website.

The researcher also listened closely to individual student, parent, and staff concerns about electronic service delivery and financial aid services and processes. An important player in the design and implementation of this survey was the web programmer for WINGS, the Associate Registrar and her staff. They, along with the Director, Associate Director, and Assistant Director of the Financial Aid Department, and the Coordinator of Information Technology for the Division of Student Affairs and Enrollment Management were involved in strategic planning and decision making about the best means for delivering the survey to students. Options initially included a paper survey, e-mailed survey, a separate secure website for the survey, or building the survey into WINGS itself. The decision was made to build the survey into WINGS due to the ease with which it could be built and the ability of the Associate Registrar to control duplicate responses (i.e., once a student had responded, the option disappeared from his/her WINGS menu to complete the survey, eliminating duplicates) and prevented the researcher from identifying responses to students (for confidentiality purposes).

Survey items were refined to fit the appropriateness of the study, and addressed concerns of those within the university. The registrar staff involved indicated that this survey should be compiled in such a way that it was easily extrapolated for use by other university departments who deliver services via WINGS.

The first question displayed the Informed Consent document and asked students to indicate they had read the document before they proceeded. The Informed Consent Document is in Appendix B. The Survey is in Appendix D. Questions two

through seven were demographic in nature and set up the student groups for the researcher to compare. Question two asked if the respondent was a student or parent, as students have the option to allow parent access to WINGS. Questions eight and nine asked about computer ownership and knowledge, and question seventeen asked where the student primarily checked WINGS and EAGLEGRAMs. Questions ten through sixteen and Question eighteen referred to usage of WINGS and EAGLEGRAM, and were specific to particular usage options. Questions 19 through 22 investigated student perception of clarity of information, and allowed a scale of clarity ranging from clear through unclear, and if the student responded "unclear", asked how they resolved the issue. Questions 23 through 25 were related to perceptions of importance and satisfaction, and investigated the technology values of the respondents.

Satisfaction with the financial aid office and the financial aid process were examined separately. Questions 26 through 35 were five point Likert scale questions, with options in ascending order from "1" equal to Strongly Disagree to "5" equal to Strongly Agree with "3" being equal to a Neutral response. All questions were positive statements about importance, satisfaction, content, and clarity. Questions 36 and 37 allowed text boxes for general responses about what students liked most and least about WINGS, and then suggestions for financial aid service delivery and WINGS/EAGLEGRAM.

The management team of the financial aid department, associate registrar, and the researcher's thesis advisor and statistics professor all reviewed the survey for content issues to validate the survey. Minor revisions were made, but most responses

were favorable. Once the survey was built into the test module of WINGS (also known as "upgrade"), work-study students in the financial aid office were asked to log in and complete the survey. There were no problems identified in the pilot test and the survey received favorable reviews from the students.

Data Collection

The Associate Registrar and her staff set up the survey first in the "upgrade" environment, and then moved it to the live, or "production" environment once all appropriate testing was completed. The Administrative Supervisor in the Department of Financial Aid pulled a population selection directly from BANNER, with rules to pull all students attending Georgia Southern during the 2001-2002 academic year, who had filed a financial aid application prior to the date the list was pulled. The researcher forwarded this list, without viewing it, as a data file to the Associate Registrar, who then set up appropriate permissions for these students only to view the survey. At the same time, the researcher followed the university's EAGLEGRAM procedures. An EAGLEGRAM was developed (Appendix C) to notify students of the survey and provide them with specific instructions on how to access it and the informed consent document. The EAGLEGRAM was submitted to the Associate Vice President of Student Affairs and Enrollment Management for approval. Then a "merge" was performed in WordPerfect to extract the e-mail addresses of the students. The e-mail addresses were sent in a text file to the secretary to the Associate Vice President of Student Affairs and Enrollment Management (EAGLEGRAM "Postmaster"), who in turn used software to send the text of the EAGLEGRAM to those select e-mail addresses. A follow up EAGLEGRAM with

the same text was sent three weeks later. There was no incentive or penalty for either completing or not completing the survey. Respondents were reminded in the informed consent document that all data would remain confidential and anonymous to the researcher.

Data Analysis

The researcher identified the different groups to be analyzed: need based aid recipients versus non-need based aid recipients, Millennial Generation versus non-Millennial Generation; Euro-American versus non-Euro-American students; undergraduate class level (freshmen, sophomores, juniors, and seniors); and female versus male students. Only two respondents indicated they were parents, and were excluded from the data analysis.

The researcher grouped the remaining questions in the categories stated earlier to facilitate analysis. Questions left blank, unanswered, or answered erroneously (i.e., options were "1" through "5" and the person entered "7") were not included in the analysis. Data was entered into the Statistics Processor for Social Sciences (SPSS) software by hand. Data analysis was conducted using a percentage crosstabulation of each response on items with categorical responses, and either an independent t-test or analysis of variance (ANOVA) on the remaining questions. The researcher also determined the mean responses for each question, as well as the standard deviation. The questions regarding computer access and knowledge were later run in an independent t-test with questions in the "Clarity" and "Values and Satisfaction" groups. The open-ended questions were typed out separately, then grouped by response type and analyzed by hand.

Results

Use of WINGS/EAGLEGRAM

The first research question identified asked who at Georgia Southern University was using WINGS and EAGLEGRAMS for viewing financial aid information and where and how they were using and accessing the information. It also asked how students learned about the electronic services offered, and if they preferred electronic services to traditional service delivery methods, such as paper mailings. The data from the groups of students identified in the literature (need-based aid recipients versus non-need-based aid recipients, non-Millennial Generation versus Millennial Generation, Euro-Americans versus Minorities, freshmen, sophomores, juniors, and seniors, and males versus females) were analyzed to determine the characteristics of those responding and to determine if and how they actually use WINGS and receive EAGLEGRAMS. The yes/no questions were asked individually about WINGS and EAGLEGRAM because observation indicated that students do not always utilize both.

Table 1.1 illustrates that 90 to 100% of respondents of the survey, regardless of group, utilized WINGS for reviewing financial aid information. Of all groups, sophomores and females had the largest number, 8% and 9% respectively, who did not use WINGS to review financial aid information.

Table 1.1

Use WINGS to Review Financial Aid Information: All Groups

Student Group	Number of Students	Use WINGS: Yes	Use WINGS: No
		%	%
Need-based aid	42	100	0
Non-need-based aid	19	100	0
Non-Millennial Generation	12	100	0
Millennial Generation	49	98	2
Euro-American	30	97	3
Minority	25	100	0
Freshmen	14	100	0
Sophomores	14	92	8
Juniors	12	100	0
Seniors	15	100	0
Female	12	91	9
Male	50	100	0

Table 1.2 indicates that in all but two cases (non-need-based aid recipients and sophomores), greater than 80% of all subjects received EAGLEGRAMS

pertaining to financial aid information. Ninety-two percent of need-based aid recipients answered in the affirmative, while 73% of non-need-based aid recipients answered the same. Eight-two percent of non-Millennial Generation students stated they had received an EAGLEGRAM about financial aid information, in comparison to 86% of Millennial Generation students. When Euro-American students were compared to Minority students, it was found that 89% of the former received EAGLEGRAMS, compared to 81% of the latter. Ninety percent or greater of freshmen, juniors, and seniors indicated they had received financial aid EAGLEGRAMS, compared to 60% of sophomores. Eighty percent of females responded in the affirmative, as did 86% of males.

Table 1.2

Receive EAGLEGRAM Pertaining to Financial Aid Information: All Groups

Student Group	Number of Students	Use WINGS: Yes %	Use WINGS: No %
Need-based aid	41	92	8
Non-need-based aid	19	73	27
Non-Millennial Generation	11	82	28
Millennial Generation	49	86	14
Euro-American	30	89	11
Minority	25	81	19
Freshmen	14	92	8
Sophomores	14	60	40
Juniors	11	100	0
Seniors	15	93	7
Female	12	80	20
Male	49	86	14

The researcher asked respondents how often they checked their Georgia Southern e-mail account. Although not illustrated in a table here, most respondents, regardless of age, race, sex, class, or type of aid, checked their e-mail account at least once per week. However, certain groups exhibited interesting differences in frequency. A larger percentage of non-need-based aid recipients (21.1%) than need-based aid recipients (7.7%) indicated that they checked their Georgia Southern e-mail account less than once per month. Also, 92.9% of freshmen respondents indicated they check their e-mail account at least once per week, compared to 57.1% of

sophomores. Twenty-one percent of sophomores stated they never check their Georgia Southern e-mail account.

The data was also analyzed to see how, where, and how often students were utilizing electronic service delivery. When students were asked how they received financial aid information prior to the existence of WINGS/EAGLEGRAM, 46% of respondents, regardless of group, stated they received information by speaking with a financial aid counselor. Approximately 31% indicated they always received financial aid information by WINGS/EAGLEGRAM.

As illustrated in Table 1.3, there were three primary ways students found out about WINGS and EAGLEGRAM: via e-mail, their financial aid counselor, or orientation. Interestingly, most Millennial Generation students (39.6%) found out about the electronic services through the services themselves (e-mail). However, most non-Millennial Generation students (36.4%) found out about the services through communication with their financial aid counselor. Most students in every category (over 50% in each) use WINGS most for registration and schedule adjustment. The number two reason for using WINGS in all groups was to review financial aid information.

Table 1.3

How Students Learned About WINGS/EAGLEGRAM: All Groups

Student Group	Number of Students	Ad on Campus %	E-mail %	Academic Advisor %	Financial Aid Counselor %	Surfing the Web %	Orientation %	Professor or Instructor %	Friends %	Othe %
Need-based aid	40	10.0	40.0	7.5	15.0	10.0	10.0	0.0	2.5	5.0
Non-need-based aid	19	5.3	26.3	10.5	5.3	15.8	21.1	5.3	5.3	5.3
Non-Millennial Generation	11	9.1	18.2	9.1	36.4	27.3	0.0	0.0	0.0	0.0
Millennial Generation	48	8.3	39.6	10.4	6.3	6.3	16.7	2.1	4.2	6.3
Euro-American	30	3.3	23.3	16.7	13.3	13.3	20.0	3.3	3.3	3.3
Minority	24	16.7	45.8	4.2	8.3	8.3	4.2	0.0	4.2	8.3
Freshmen	14	7.1	7.1	7.1	21.4	14.3	35.7	0.0	0.0	7.1
Sophomores	14	7.1	50.0	7.1	7.1	0.0	14.3	0.0	7.1	7.1
Juniors	11	9.1	63.6	9.1	0.0	0.0	9.1	9.1	0.0	0.0
Seniors	14	14.3	21.4	21.4	14.3	21.4	0.0	0.0	7.1	0.0
Female	12	8.3	25.0	16.7	8.3	16.7	16.7	0.0	8.3	0.0
Male	48	8.3	37.5	8.3	12.5	10.4	12.5	2.1	2.1	6.3

As reported in Table 1.4, the primary information sought by all students appeared to be Award Types and Amounts. Greater than 45% in each group indicated this was the main financial aid information they sought. Few students (less than 12%) indicated that they checked for Satisfactory Academic Progress

information, HOPE scholarship information (less than 25%), financial aid requirements (less than 34%), or disbursement information (less than 23%).

Table 1.4

Most Important Financial Aid Information Available on WINGS: All Groups

Student Group	Number of Students	Award Types/Amounts %	Financial Aid Requirements %	Satisfactory Academic Progress %	HOPE GPA/Hours %	Disbursement Information %
Need-based aid	31	64.5	9.7	6.5	3.2	16.1
Non-need-based aid	12	50.0	16.7	8.3	16.7	8.3
Non-Millennial Generation	11	72.7	9.1	9.1	0.0	9.1
Millennial Generation	31	54.8	12.9	6.5	9.7	16.1
Euro-American	22	50.0	13.6	4.5	9.1	22.7
Minority	18	77.8	0.0	11.1	5.6	5.6
Freshmen	9	66.7	0.0	11.1	11.1	11.1
Sophomores	11	45.5	18.2	9.1	9.1	18.2
Juniors	4	50.0	25.0	0.0	25.0	0.0
Seniors	12	66.7	8.3	8.3	0.0	16.7
Female	6	50.0	33.3	0.0	16.7	0.0
Male	37	62.2	8.1	8.1	5.4	16.2

Most students, regardless of age, race, sex, class, or type of aid received checked WINGS and e-mail from home or an on-campus computer lab (Table 1.5). However, while 48.7% of need-based aid recipients responded that they did these

checks at home, a large percent (41.0%) also did this in a computer lab, compared to 57.9% of non-need-based aid recipients checking from home and only 15.8% checking from a computer lab. Also, 27.3% of non-Millennial Generation students answered "none of the above", indicating they probably checked from work. A much larger percent of minority students used the computer lab to check WINGS or e-mail than Euro-American students (65.2% of minorities versus 16.7% of Euro-Americans).

Table 1.5

Where Students Check WINGS/E-mail: Selected Groups

Student Group	Number of Students	Home %	Residence Hall %	Computer Lab %	None of the Above %
Need-based aid	39	48.7	2.6	41.0	7.7
Non-need-based aid	19	57.9	15.8	15.8	10.5
Non-Millennial Generation	11	54.5	0.0	18.2	27.3
Millennial Generation	47	51.1	8.5	36.2	4.3
Euro-American	30	70.0	10.0	16.7	3.3
Minority	23	30.4	0.0	65.2	4.3
All Subjects	59	50.8	6.8	33.9	8.5

Preferences for method of delivery of financial aid information varied greatly (Table 1.6). Among all groups, the majority preferred electronic means of receiving information (either via e-mail or on WINGS) to paper methods.

Table 1.6

Preferred Method of Receiving Financial Aid Information: All Groups

Preferred Method	Frequency	%
Paper award letters and mailings	18	30.5
Electronic means (either e-mail or checking WINGS periodically)	39	66.1
Other	2	3.4

Need-based Aid Recipients versus Non-need-based Aid Recipients

The remaining research questions each had three parts dealing with clarity, importance of certain characteristics of WINGS, and satisfaction with services. The second research question asked if those receiving need-based aid found WINGS/EAGLEGRAM to have clearer content and information than those who did not receive need-based aid. It also addressed the question of importance of offerings and how students valued certain issues with technology. Finally it also asked if those receiving need-based aid were more satisfied with WINGS/EAGLEGRAM than those who did not receive need-based aid.

Although not illustrated here in table format, there were no differences between groups regarding whether or not need-based aid recipients found information on WINGS and delivered via EAGLEGRAM clearer than non-need-based aid recipients. Significance varied between .35 and .98 for both questions. However, it was found that the manner in which need-based and non-need-based aid recipients sought clarification on difficult information varied greatly. One-third (33%) of need-

based aid recipients called to speak with their financial aid counselor to clarify information. One-third also indicated that they did not find information to be unclear. This is in contrast to non-need-based aid recipients, 60% of whom did not find information to be unclear and of whom 13% clarified information by coming to the financial aid office. This is illustrated in Table 2.1.

Table 2.1

How Students Clarified Information WINGS/EAGLEGRAM: Need-based Aid Recipients versus Non-need-based Aid Recipients

Student Group	Number of Students	Called to Speak w/Counselor %	Emailed Counselor %	Referred to FA Website %	Came to FA Office %	Other %	Information Was Not Unclear %
Need-based aid	27	33.3	18.5	7.4	3.7	3.7	33.3
Non-need-based aid	15	6.7	6.7	6.7	13.3	6.7	60.0

The survey asked students which value was the most important to them when using the financial aid area of WINGS: easy to navigate, easy to access, content offered, timeliness of information, or accuracy of information. A difference was seen in concerns between need-based aid recipients and non-need-based aid recipients (Table 2.2), as 47.4% of non-need-based recipients (compared to 21.6% of need-based aid recipients) were found to be more concerned with content, and 45.9% of need-based aid recipients (compared to 21.1% of non-need based aid recipients) were primarily concerned with accuracy of information.

Table 2.2

Which is Most Important?: Need-based Aid Recipients versus Non-need-based Aid Recipients

Student Group	Number of Students	Easy to Navigate? %	Easy to Access %	Content Offered %	Timeliness of Information %	Accuracy of Information %
Need-based aid	37	8.1	16.2	21.6	8.1	45.9
Non-need-based aid	19	0.0	21.1	47.4	10.5	21.1

The survey asked about perceptions of level of satisfaction since the students began using WINGS. The range of answers could be from "1" (much higher) to "5" (lower). The independent t-test showed that there was a statistically significant difference at the .05 level between the perceptions of those receiving need-based aid and those who only receive non-need-based aid, with the latter having a slightly lower level of satisfaction after WINGS implementation than the former. Speed of process is rated on a scale of "1" (much faster and more efficient) to "5" (much slower and more difficult), with "3" being a "remained the same" response. The mean response for both categories fell between "faster and more efficient" and "remained the same". This is illustrated in Table 2.3.

Table 2.3

Satisfaction and Speed: Need-based Aid Recipients versus Non-need-based Aid Recipients

Aid Recipients	N	M	SD	t	Sig
Level of Satisfaction with Financial Aid Services Since WINGS/EAGLEGRAM Implementation					
Need-based aid	36	2.22	.90	-2.02	.05
Non-need-based aid	18	2.78	1.06		
Speed of Process Since WINGS/EAGLEGRAM Implementation					
Need-based aid	36	2.14	1.17	- .65	.52
Non-need-based aid	17	2.35	1.00		

(note: $p < .05$)

There was no significant difference (using $p<.05$ criterion) between groups on the question referencing speed of process. Significance, or "p" values ranged from .10 to 1.00. Standard deviations for these groups on these questions were fairly large, indicating a wide range of responses on a five-point scale. The scale ranged from 1 being "strongly disagree" to 5 being "strongly agree", with 3 as a "neutral" response. There were no significant differences between need-based and non-need-based aid recipients on the remaining Likert scale questions about values and satisfaction. Significance values ranged from .10 to .74. It is important to note as illustrated in Table 2.4 that regardless of group, the mean response generally was above neutral, toward the agree response. The lone exception was the mean of non-need-based aid recipients on the question that asked about feeling well informed about financial aid processes and options. The mean (2.88) leaned toward neutral, on the negative side of the response options (disagree). This illustrates that both non-need-based and need

based aid recipients had overall positive comments about the electronic financial aid service delivery options.

Table 2.4

Values and Satisfaction: Need-based Aid Recipients versus Non-need-based aid Recipients

Aid Recipients	N	M	SD
Less Time Spent in Financial Aid Office?			
Need-based aid	36	3.94	.83
Non-need-based aid	17	3.47	1.23
Receive Financial Aid Information Faster Through WINGS/EAGLEGRAM?			
Need-based aid	35	3.60	1.03
Non-need-based aid	15	3.60	.99
Financial Aid Areas of WINGS Easy to Navigate?			
Need-based aid	35	3.91	.74
Non-need-based aid	18	3.83	.99
Content of Financial Aid Info on WINGS Sufficient?			
Need-based aid	36	3.56	.81
Non-need-based aid	17	3.24	1.20
WINGS Accessible Most of the Time?			
Need-based aid	36	4.06	.58
Non-need-based aid	18	3.94	1.06
Financial Aid Information on WINGS Accurate?			
Need-based aid	36	3.89	.62
Non-need-based aid	17	3.65	1.00
Well Informed About Financial Aid Processes and Options			
Need-based aid	35	3.43	1.07
Non-need-based aid	17	2.88	1.41
Understand Financial Aid Requirements Outstanding Without Outside Assistance?			
Need-based aid	35	3.51	.98
Non-need-based aid	14	3.07	1.33

There were no statistically significant differences between need-based and non-need-based aid recipients on the question of overall satisfaction with electronic financial aid services and the financial aid office itself. Significance values ranged from .10 to .49. As seen in Table 2.5, the mean responses were higher on the question of overall satisfaction with the financial aid area of WINGS (greater than 3.56 for both groups), illustrating that these students agree that they are satisfied with this service.

Table 2.5

Overall Satisfaction: Need-based Aid Recipients versus Non-need-based Aid Recipients

Aid Recipients	N	M	SD
Overall Satisfied With Quality of Financial Aid Services			
Need-based aid	35	3.51	.98
Non-need-based aid	16	2.94	1.44
Overall Satisfied With Financial Aid Area of WINGS			
Need-based aid	35	3.83	.79
Non-need-based aid	16	3.56	1.41

Non-Millennial Generation versus Millennial Generation

The next identified research question asked if Millennial Generation students found WINGS/EAGLEGRAM to have clearer content and information than non-Millennial Generation students. It also addressed the question of importance of offerings and how students valued certain issues with technology. Finally, it also asked if Millennial Generation students were more satisfied with WINGS/EAGLEGRAM than non-Millennial Generation students.

Although not illustrated in table format, there were no statistically significant differences between these two groups on the issue of clarity of information. Significance values fell between .35 and .98. However, methods of how these students clarified any information they found to be unclear varied tremendously (Table 3.1). The majority (44%) of non-Millennial Generation students called to speak with a counselor to clarify information, while Millennial Generation students used multiple methods to clarify information.

Table 3.1

How Students Clarified Information WINGS/EAGLEGRAM: Non-Millennial Generation versus Millennial Generation

Student Group	Number of Students	Called to Speak w/Counselor %	Emailed Counselor %	Referred to FA Website %	Came to FA Office %	Other %	Information Was Not Unclear %
Non-Millennial Generation	9	44.4	11.1	0.0	0.0	11.1	33.3
Millennial Generation	33	15.2	15.2	9.1	12.1	3.0	45.5

As seen in Table 3.2, when asked which was most important to them, non-Millennial Generation students answered that they were concerned with the accuracy of the financial aid information on WINGS (54.5%). Millennial Generation students had both accuracy and content concerns (33.3% and 37.8% respectively).

Table 3.2

Which is Most Important?: Non-Millennial Generation versus Millennial Generation

Student Group	Number of Students	Easy to Navigate? %	Easy to Access %	Content Offered %	Timeliness of Information %	Accuracy of Information %
Non-Millennial Generation	11	9.1	18.2	9.1	9.1	54.5
Millennial Generation	45	4.4	15.6	37.8	8.9	33.3

On the first two questions about satisfaction with and speed of the financial aid process and services, there were no statistically significant differences found between these groups. Significance values were between .27 and .85. Level of satisfaction for both groups fell between "somewhat higher and unchanged", and both groups perceived that the speed of the process fell between "faster and more efficient" and "remained the same", as shown in Table 3.3. Level of satisfaction since electronic service implementation was slightly higher for non-Millennial Generation students, while speed of process was faster for Millennial Generation students.

Table 3.3

Satisfaction and Speed: Non-Millennial Generation versus Millennial Generation

Aid Recipients	N	M	SD
Level of Satisfaction with Financial Aid Services Since WINGS/EAGLEGRAM Implementation			
Non-Millennial Generation	11	2.36	1.02
Millennial Generation	42	2.43	.92
Speed of Process Since WINGS/EAGLEGRAM Implementation			
Non-Millennial Generation	11	2.55	1.57
Millennial Generation	41	2.12	.98

When the question about the level of satisfaction of non-Millennials and Millennials was asked, the lone finding of significance at the .01 level was that Millennial Generation students agreed that they received information faster now through WINGS than they did before the implementation of the program. Non-Millennial Generation students agreed less with that statement, as seen in Table 3.4. Means were above 3.00 in all but one instance (non-Millennials agreed less that they received information faster through WINGS/EAGLEGRAM. The mean was 2.91.). This indicated a neutral to agree response, regardless of group.

Table 3.4

Values and Satisfaction: Non-Millennial Generation versus Millennial Generation

Aid Recipients	N	M	SD	t	Sig.
Less Time Spent in Financial Aid Office?					
Non-Millennial Generation	11	3.82	.87	- .11	.91
Millennial Generation	41	3.78	1.04		
Receive Financial Aid Information Faster Through WINGS/EAGLEGRAM?					
Non-Millennial Generation	11	2.91	.94	2.68	.01
Millennial Generation	38	3.79	.96		
Financial Aid Areas of WINGS Easy to Navigate?					
Non-Millennial Generation	11	3.91	.83	- .10	.92
Millennial Generation	42	3.88	.83		
Content of Financial Aid Info on WINGS Sufficient?					
Non-Millennial Generation	11	3.45	.93	- .05	.96
Millennial Generation	41	3.44	.98		
WINGS Accessible Most of the Time?					
Non-Millennial Generation	11	4.18	.40	- .78	.44
Millennial Generation	42	3.98	.84		
Financial Aid Information on WINGS Accurate?					
Non-Millennial Generation	11	3.82	.75	- .05	.96
Millennial Generation	41	3.81	.78		
Well Informed About Financial Aid Processes and Options?					
Non-Millennial Generation	11	3.55	1.04	- .90	.38
Millennial Generation	40	3.18	1.26		
Understand Financial Aid Requirements Outstanding Without Outside Assistance?					
Non-Millennial Generation	11	3.27	.90	.35	.73
Millennial Generation	37	3.41	1.17		

There were no significant differences between the groups ("p" value ranging between .09 and .96). As illustrated in Table 3.5, results indicated both groups tended to fall somewhere between neutral and agree on both questions (means ranged from 3.18 to 3.82, with non-Millennials having a slightly higher level of satisfaction with financial aid services).

Table 3.5

Overall Satisfaction: Non-Millennial Generation versus Millennial Generation

Aid Recipients	N	M	SD
Overall Satisfied With Quality of Financial Aid Services			
Non-Millennial Generation	11	3.82	.98
Millennial Generation	39	3.18	1.19
Overall Satisfied With Financial Aid Area of WINGS			
Non-Millennial Generation	11	3.73	.90
Millennial Generation	39	3.74	1.07

Euro-American versus Minority

The next research question asked if Euro-American students found WINGS/EAGLEGRAM to have clearer content and information than Minority students. It also addressed the question of importance of offerings and how students value certain issues with technology. Finally, it also asked if Euro-American students were more satisfied with WINGS/EAGLEGRAM than Minority students.

Although not illustrated in table format, there were no statistically significant differences between these two groups on the issue of clarity of information. Significance values ranged from .56 to .80. However, a larger percentage (31.3%) of

Minority students than Euro-American students (17.4%) sought to clarify unclear information by calling to speak with a counselor. A larger percentage (13.0%) of Euro-American students visited the financial aid office in person. No Minority students indicated that they visited the office in person. This is seen in Table 4.1.

Table 4.1

How Students Clarified Information WINGS/EAGLEGRAM: Euro-American versus Minority

Student Group	Number of Students	Called to Speak w/Counselor %	Emailed Counselor %	Referred to FA Website %	Came to FA Office %	Other %	Information Was Not Unclear %
Euro-American	23	17.4	13.0	4.3	13.0	0.0	52.2
Minority	16	31.3	18.8	12.5	0.0	6.3	31.3

Euro-Americans and Minorities, as shown in Table 4.2, had different expectations of WINGS. The table below shows that Euro-Americans were primarily concerned with content issues (51.7%), while minority students were more concerned with the accuracy of the information (45.5%).

Table 4.2

Which is Most Important?: Euro-American versus Minority

Student Group	Number of Students	Easy to Navigate? %	Easy to Access %	Content Offered %	Timeliness of Information %	Accuracy of Information %
Euro-American	29	6.9	10.3	51.7	3.4	27.6
Minority	22	4.5	22.7	9.1	18.2	45.5

The results showed no significant differences between Euro-Americans and Minorities in level of satisfaction with financial aid services and their perception of the speed of the financial aid process. Significance values fell between .48 and .79. As can be seen in Table 4.3, responses for both groups on the question of level of satisfaction hovered between higher and unchanged (means of 2.44 for Euro-Americans and 2.24 for Minorities). Means of 2.19 (Euro-Americans) and 2.20 (Minorities) were observed in reference to the question about speed of process, indicating both groups perceive that the process is faster and more efficient since WINGS/EAGLEGRAM implementation.

Table 4.3

Satisfaction and Speed: Euro-American versus Minority

Aid Recipients	N	M	SD
Level of Satisfaction with Financial Aid Services Since WINGS/EAGLEGRAM Implementation			
Euro-American	27	2.44	1.05
Minority	21	2.24	.94
Speed of Process Since WINGS/EAGLEGRAM Implementation			
Euro-American	26	2.19	.94
Minority	21	2.20	1.38

An independent t-test found no significant differences in values and satisfaction between Euro-American and Minority students, although virtually all means fell above 3.00, indicating a "neutral" to "agree" response in most cases. The exceptions were minorities responding to the question about WINGS being easy to

navigate (M=2.85) and Euro-Americans perceptions of how informed they are about financial aid processes and options (M=2.96). Significance fell between .11 and .96.This is illustrated in Table 4.4.

Table 4.4

Values and Satisfaction: Euro-American versus Minority

Aid Recipients	N	M	SD
Less Time Spent in Financial Aid Office?			
Euro-American	26	3.65	1.16
Minority	21	3.95	.86
Receive Financial Aid Information Faster Through WINGS/EAGLEGRAM?			
Euro-American	24	3.67	1.09
Minority	20	3.60	.99
Financial Aid Areas of WINGS Easy to Navigate?			
Euro-American	27	3.89	.85
Minority	20	2.85	.88
Content of Financial Aid Info on WINGS Sufficient?			
Euro-American	26	3.35	1.09
Minority	21	3.71	.56
WINGS Accessible Most of the Time?			
Euro-American	27	4.04	.76
Minority	21	4.05	.74
Financial Aid Information on WINGS Accurate?			
Euro-American	26	3.92	.69
Minority	21	3.71	.78
Well Informed About Financial Aid Processes and Options?			
Euro-American	25	2.96	1.31
Minority	21	3.52	1.03
Understand Financial Aid Requirements Outstanding Without Outside Assistance?			
Euro-American	24	3.17	1.05
Minority	21	3.62	1.12

There were also no significant differences between Euro-Americans and Minorities on questions of overall satisfaction, but again means were consistently above 3.00, illustrating that both groups fall between neutral and agree. This is seen in Table 4.5. Significance levels fell between .46 and .59.

Table 4.5

Overall Satisfaction: Euro-American versus Minority

Aid Recipients	N	M	SD
Overall Satisfied With Quality of Financial Aid Services			
Euro-American	25	3.24	1.20
Minority	30	3.50	1.15
Overall Satisfied With Financial Aid Area of WINGS			
Need-based aid	35	3.83	.79
Non-need-based aid	16	3.56	1.41

Class Level

The next research question also had three parts. It asked if there were perceived differences in content clarity among the four undergraduate class levels (freshmen, sophomores, juniors, or seniors). It also addressed the question of importance of offerings and how students value certain issues with technology. Finally, it also asked if one class level was more satisfied with electronic financial aid services than the others.

Table 5.1 shows that different class levels clarified unclear financial aid information on WINGS in a variety of ways, much like the other identified groups in this study. Thirty percent of freshmen respondents and 44.4% of sophomore

respondents indicated that they called to speak with a financial aid counselor, compared to 0% of juniors and 8.3% of seniors. Seventy-one percent of juniors and 50.0% of seniors indicated that information was not unclear to them. Sixteen percent of seniors utilized the financial aid website.

Table 5.1

How Students Clarified Information WINGS/EAGLEGRAM: Class Level

Student Group	Number of Students	Called to Speak w/Counselor %	E-mailed Counselor %	Referred to FA Website %	Came to FA Office %	Other %	Information Was Not Unclear %
Freshmen	10	30.0	20.0	10.0	0.0	10.0	30.0
Sophomores	9	44.4	11.1	0.0	11.1	0.0	33.3
Juniors	7	0.0	14.3	0.0	14.3	0.0	71.4
Seniors	12	8.3	8.3	16.7	16.7	0.0	50.0

Like previous groups, concerns with WINGS varied greatly among class levels, as illustrated in Table 5.2. Content offered and accuracy of information seemed to be the greatest concerns among all class levels, although seniors (15.4% in comparison to 0% for freshmen and juniors and 7.7% for sophomores) also considered navigation ease to be somewhat important. No senior respondents felt that WINGS being easy to access or timeliness of information ranked as most important to them, and no freshmen indicated that easy navigability was most important.

Table 5.2

Which is Most Important?: Class Level

Student Group	Number of Students	Easy to Navigate? %	Easy to Access %	Content Offered %	Timeliness of Information %	Accuracy of Information %
Freshmen	13	0.0	30.8	30.8	7.7	30.7
Sophomores	13	7.7	23.1	23.1	15.4	30.8
Juniors	11	0.0	18.2	36.4	9.1	36.4
Seniors	13	15.4	0.0	38.5	0.0	46.2

A oneway ANOVA analysis of the data showed no significant differences on questions of clarity, values, or satisfaction ("p" value ranged between .09 and .83).

Female versus Male

The final research question asked if female students found WINGS/EAGLEGRAM to have clearer content and information than male students. It also addressed the question of importance of offerings and how students value certain aspects of technology. Finally, it also asked if female students were more satisfied with WINGS/EAGLEGRAM than male students.

Those respondents who did find some information to be unclear again used various methods to clarify the information. The majority (60.3%) of males called to speak with a counselor, compared to no female respondents. Twenty percent of female respondents came to the financial aid office in person. This is illustrated in Table 6.1.

Table 6.1

How Students Clarified Information WINGS/EAGLEGRAM: Female versus Male

Student Group	Number of Students	Called to Speak w/Counselor %	Emailed Counselor %	Referred to FA Website %	Came to FA Office %	Other %	Information Was Not Unclear %
Female	10	0.0	10.0	0.0	20.0	10.0	60.0
Male	33	60.3	15.2	9.1	6.1	3.0	36.4

Females and males indicated that both content offered (41.7% of females, 28.9% of males) and accuracy of information on WINGS (41.7% of females, 35.6% of males) were important to them, but 22.2% of male respondents also indicated that easy access was important to them as well. This is shown in Table 6.2.

Table 6.2

Which is Most Important?: Female versus Male

Student Group	Number of Students	Easy to Navigate? %	Easy to Access %	Content Offered %	Timeliness of Information %	Accuracy of Information %
Female	12	0.0	0.0	41.7	16.7	41.7
Male	45	6.7	22.2	28.9	6.7	35.6

The results indicated no significant differences between males and females on the questions of level of satisfaction with financial aid services or speed of the financial aid process. Significance levels ranged between .06 and .28. Both groups

fell between "higher" and "unchanged" on the question of level of satisfaction since WINGS/EAGLEGRAM implementation, with females leaning closer to "higher" than males, as illustrated in Table 6.3. The mean female response on the question referencing speed of process since electronic service implementation was 1.70, falling between "much faster and more efficient" and "faster and more efficient". Males had a mean response of 2.33, falling between "faster and more efficient" and "unchanged".

Table 6.3

Satisfaction and Speed: Female versus Male

Aid Recipients	N	M	SD
Level of Satisfaction with Financial Aid Services Since WINGS/EAGLEGRAM Implementation			
Female	10	2.10	.74
Male	44	2.48	1.02
Speed of Process Since WINGS/EAGLEGRAM Implementation			
Female	10	1.70	.82
Male	43	2.33	1.15

An independent t-test of females versus males in the values and satisfaction category yielded one interesting significant finding at the .01 level. Females strongly agreed with the question that asked if they were able to understand financial aid requirements (such as documents needed to complete a file) without outside assistance (M=4.43), whereas males were much closer to neutral on that particular question (M=3.21). Table 6.4 illustrates this. Every mean response, regardless of

group, was over 3.20, showing that the respondents fell between neutral and agree on most questions. In three instances, means were 4.00 or greater. Females agreed the financial aid information on WINGS was accurate, that WINGS was accessible most of the time, and that they were able to understand financial aid requirements without assistance.

Table 6.4

Values and Satisfaction: Female versus Male

Aid Recipients	N	M	SD	t	Sig.
Less Time Spent in Financial Aid Office?					
Female	10	3.90	1.29	.38	.71
Male	43	3.77	.92		
Receive Financial Aid Information Faster Through WINGS/EAGLEGRAM?					
Female	9	3.89	.78	.95	.35
Male	41	3.54	1.05		
Financial Aid Areas of WINGS Easy to Navigate?					
Female	10	3.90	.88	.06	.96
Male	43	3.88	.82		
Content of Financial Aid Info on WINGS Sufficient?					
Female	9	3.44	1.24	- .03	.98
Male	44	3.45	.90		
WINGS Accessible Most of the Time?					
Female	10	4.40	.70	1.78	.08
Male	44	3.93	.76		
Financial Aid Information on WINGS Accurate?					
Female	9	4.00	.87	.81	.42
Male	44	3.77	.74		
Well Informed About Financial Aid Processes and Options?					
Female	9	3.44	1.42	.53	.60
Male	43	3.21	1.17		
Understand Financial Aid Requirements Outstanding Without Outside Assistance?					
Female	7	4.43	.79	2.92	.01
Male	42	3.21	1.05		

There were no significant differences between females and males on the question of overall satisfaction. Values for "p" varied from .25 to .27. As demonstrated in Table 6.5, both groups' mean responses averaged somewhere between neutral and just above agree (3.26 or greater), indicating high levels of satisfaction.

Table 6.5

Overall Satisfaction: Female versus Male

Aid Recipients	N	M	SD
Overall Satisfied With Quality of Financial Aid Services			
Female	8	3.75	1.49
Male	43	3.26	1.09
Overall Satisfied With Financial Aid Area of WINGS			
Female	8	4.13	1.36
Male	43	3.67	.94

Open-ended Questions

The open-ended survey questions asked what students liked and disliked most about WINGS, and what suggestions students might have for improving WINGS. Responses were divided into three categories: Positive, Negative, and Constructive. Responses were then categorized by their nature. Positive comments fell into subcategories of Convenience, Less Human Contact, Accessibility, Navigation, and Content. Comments were divided equally among these subcategories. It is interesting to note that all in the Less Human Contact subcategory actually had a negative tone. These respondents liked WINGS because it allowed them to not have

to deal with staff as often. Respondents felt that WINGS' greatest benefit was convenience, and that the content, accessibility, and navigability were satisfactory.

Negative comments were also divided into subcategories. Here, the subcategories were Staff Concerns, Notification, Content, Accessibility, and Miscellaneous. Many Staff Concern comments had to deal with staff being "rude" or "unprofessional", or staff giving out wrong information. Notification concerns dealt mostly with the policy of only sending EAGLEGRAMS to the Georgia Southern e-mail account. Some students had difficulty navigating WINGS, or issues with downtime and registration time slots. There were also several miscellaneous comments, such as, "I am the type of person who likes to have things on paper," and several comments that were incomplete.

Constructive comments ranged from dealing with access to content issues. Some students indicated that departments posting information on WINGS should e-mail students more immediately when a change is made to their information, indicating a desire for immediacy of information. One student suggested that students be able to pay their bill via credit card online, and also be able to adjust meal plans on WINGS. There were also a few suggestions to break down awards by term rather than just aid year, which is something the Department of Financial Aid has been working on since the issue arose in Summer 2002.

Discussion

The researcher found that all groups who responded to the survey used WINGS to review financial aid information. This indicated that the researcher's intent to target only students who use WINGS for this purpose was successful. The majority of students, regardless of group, also received EAGLEGRAMS pertaining to financial aid information, indicating that they had checked their Georgia Southern e-mail accounts at least once. However, the percentage of students who received EAGLEGRAMs varied within some groups significantly from the percentage that view WINGS. This showed that students were more likely to check WINGS periodically to review financial aid information, rather than wait for an EAGLEGRAM to notify them of a change, although some students indicated in the open-ended questions that they wished EAGLEGRAMs would arrive more quickly to notify them of changes. Most students did not choose to activate their Georgia Southern e-mail account because it was simply another password and address they must remember. It appeared that most students came to the university with another account already active, which was consistent with the literature.

When students were asked how they received information prior to WINGS/EAGLEGRAM's existence, 46% responded that they received information by speaking with a counselor, and 31% indicated they had always received information by electronic means. This showed that first and second year students,

who comprised over 50% of the study respondents, and had been enrolled since the inception of WINGS, were utilizing these services.

There were three primary ways students found out about electronic financial aid services: e-mail, financial aid counselor, or orientation. The most striking difference between groups was found between Millennial Generation and Non-Millennial Generation students. Millennial Generation students found out about WINGS primarily through electronic means, while non-Millennials found out through their financial aid counselor. This was consistent with the writings of Tapscott (1998) that Millennial Generation students would demonstrate investigative capabilities through electronic means.

Most students indicated that they checked their Georgia Southern e-mail account at least once per week, regardless of group. However, it was found that a larger percentage of non-need based aid recipients checked their Georgia Southern e-mail account less than once per month. Perhaps this was due to non-need based aid recipients not being as reliant on financial aid, or their parents keeping track of most of their information. Also, many non-need-based aid recipients only received scholarships, and historically there were fewer difficulties with scholarship disbursement than other forms of aid that are federally controlled.

Ninety-three percent of freshmen checked their Georgia Southern e-mail account at least once per week, indicating that they were adequately informed of the electronic processes recently (i.e. during orientation). This was consistent with literature, as the literature indicated that it is difficult to change a process on continuing students. The researcher was at a loss trying to find an explanation for the

drop off in frequency between freshmen and sophomores. Only 57.1% of sophomores checked their Georgia Southern e-mail account at least once per week.

Most students checked WINGS and their e-mail from home or an on-campus computer lab, with the exception of non-Millennial Generation students, who primarily checked from home and "none of the above." This could be due to the fact that a large number of non-Millennials work and had the option to check their e-mail from there, or perhaps they were not on campus at times when computer labs were open. The percentages of need-based aid recipients who checked WINGS and e-mail from home and computer labs were just about equal (48.7% and 41.0% respectively), whereas the large majority (57.9%) of non-need-based aid recipients checked from home. This was consistent with literature (A Nation Online 2001) that more non-need-based aid recipients own a computer. A larger percent of minority students used the computer labs than Euro-American students. This could be due to a number of factors. Perhaps fewer minority students owned computers, or Euro-American students did not find the computer labs to be as convenient or private as checking from home.

Some groups preferred paper award letters and mailings to electronic means, although electronic means combined (e-mails and checking WINGS periodically) were preferred over paper. This could indicate that students still want the paper, but like having the convenience of the electronic means. Ironically, when documentation is required to complete a financial aid file, it is required most often in writing on paper, and yet students are expected to trust information that is only available electronically. It could also imply that students like being notified about financial aid

information in as many ways as possible, because just having the most information is more important to them than the method by which they receive it.

As was stated earlier, clarity of the information on WINGS is of utmost importance to the university's enrollment managers, as the literature indicates that universities of today are revamping in and out-of-classroom experiences to be more student centered. There were no statistically significant differences between any of the identified groups on issues of clarity, and students are finding various ways to clarify information they did find to be unclear. This shows that students are, for the most part, understanding the information that is presented to them, or, on the other end of the spectrum, may be so confused that they do not know what they are looking at! Recent observation has found that students are receiving EAGLEGRAMs, but are not following EAGLEGRAM instructions. Or, students are looking at WINGS, but are calling counselors to ask them to tell them what they are looking at. For the purposes of this survey, however, respondents generally found the information on WINGS and in EAGLEGRAMS to be clear.

Students seemed to be confused by the question which asked, "If your primary reason for logging on to WINGS is to review financial aid information, which financial aid information is the most important to you?" It appears from the data that most students interpreted this to ask simply, "Which financial aid information is the most important to you?" The results also show that students perceived that the most important financial aid information delivered on WINGS is award types and amounts. Since paper award letters are no longer sent to students, this makes sense. Other options, such as Satisfactory Academic Progress and HOPE

information, were rarely selected, as students may not be aware that that information is available on WINGS.

There were value differences found between different groups. Need-based aid recipients, non-Millennial Generation students, minority students, seniors, and males all stated that the accuracy of information on WINGS was most important to them by a fairly wide margin. Perhaps this indicates a greater reliance on aid on the part of need-based recipients or minority students, and addresses trust issues that older students may have with technology. Other groups (non-need-based aid recipients, Millennial Generation students, and Euro-Americans) stated that content was the most important thing to them. These groups seemed to prefer more information (quantity) to the accuracy of it (quality). Perhaps they knew they could clarify the information later, and were more aware of other resources.

The findings indicated that need-based aid students had a slightly higher level of satisfaction with financial aid services since the birth of WINGS/EAGLEGRAM, whereas non-need-based aid recipients were closer to "unchanged". This was consistent with literature and Boyett's (1998) previous findings that overall, need-based aid recipients were more likely to be satisfied with financial aid services due to award packages that were not as "loan heavy".

Millennial Generation students perceived that they received financial aid information faster now than they did before the implementation of WINGS/EAGLEGRAM. There was a statistically significant difference between Millennials and non-Millennials on this question. Non-Millennials fell on the side of a more neutral response, while Millennials were much closer to an "agree" response.

This is consistent again with the findings of Tapscott (1998) that Millennials, who grew up with technology as a part of their daily lives, assimilated technology and found that it makes things more efficient.

While there were no significant differences between Euro-Americans and minorities in the area of values and satisfaction, there were large standard deviations, indicating a wide variety of responses. The results from the Hughes (1990) and Boyett (1998) studies, as well as the report from the U.S. Department of Commerce (2001) should not be overlooked. There were also no statistically significant differences among class levels. However the university will still face the challenge of educating its upperclass students about electronic services and needs to continue to develop strategies to do so.

There was one significant finding in the values and satisfaction category between females and males. Females seemed to agree more readily than males that they were able to understand their financial aid requirements outstanding on WINGS without requiring outside assistance. This could be due to the fact that WINGS is almost entirely set up by female staff (the Department of Financial Aid at Georgia Southern has one full time male staff member, and the Associate Registrar in charge of WINGS and her staff are all female, and the computer services staff is primarily female). A male perspective could be helpful. This illustrates the importance of having diverse representation on something as simple as a project team or committee. This is reflected in slightly higher, while not statistically significant, overall satisfaction levels by females in this study, and is congruent with Boyett's findings four years earlier.

Overall, responses ranged generally from neutral to strongly agree or much higher, indicating positive responses by most students who completed the survey.

Open-ended questions seemed to indicate that above all, students liked the convenience of not having to take time out to visit or call the financial aid office. They also indicate that students do have constructive suggestions for WINGS, such as changing meal plans or paying bills online. Students should be involved in further development of the WINGS program.

Implications for Practice

Overall, the results of this study are positive. The vast majority of students in all groups are satisfied with financial aid services, including electronic service delivery, at Georgia Southern University. Students are using WINGS to review financial aid information. EAGLEGRAMS are being received in slightly smaller numbers, however, and a large number of students still do not check their Georgia Southern e-mail accounts regularly. Even though the University has had an ongoing campaign to notify continuing students of the EAGLEGRAM process, they are not "getting the message." This has always been a challenge in student affairs. The university will be installing a new e-mail system in the next year, which is said to be more user-friendly than the current text-based programs used today, and computer services is hoping this will increase student interest. Perhaps new strategies for notifying students should be investigated, with a reliance on student input. The financial aid office should look into creating a focus group of students and staff to figure out the best methods of getting the message to the students. Perhaps an effort with computer services and alumni affairs could allow graduates to keep an

"@gasou.edu" e-mail account for life as a symbol of pride. Also, the university should look into the benefits of a program such as the "Campus Pipeline", which allows students to customize their own university specific homepage.

In the past, efforts to educate students about EAGLEGRAMS have largely been spearheaded by the financial aid department and the registrar's office. Efforts may be more successful if the student affairs division enlisted the help of other departments on campus, or even if more professors made checking students' Georgia Southern e-mail accounts a classroom requirement. Many students still make contact with their financial aid counselor, regardless of group, to clarify information. Counselors should be active in educating students about WINGS, and should be extremely familiar with the menus of WINGS so they can easily navigate students through who are having difficulty. The financial aid department is also in the process of building a "WINGS Lab" in the front lobby of the office, so students who may be tired of waiting in line to check status can simply hop on a computer and be assisted by the lab staff. Finally, students must check WINGS to receive their course grades, as the university no longer mails paper report cards. Grade report pages could include a reminder to check financial aid information as well. Hopefully this would educate many more students about the electronic services. In general, students are utilizing this technology as a tool to expedite receiving important information.

Many of the students who do not check their Georgia Southern e-mail account often are recipients of non-need-based aid only and freshmen. Perhaps the financial aid department can create incentives for these students to check their accounts, such as a weekly or monthly newsletter that notifies students of new scholarships or

grants, or special events. Financial aid could also work with other departments to create rewards for those who do check their accounts, such as "EAGLEGRAM special—10% off at the bookstore."

The research also shows that a larger percentage of minority students use the computer labs on campus to check e-mail and WINGS. "WINGS-only" kiosks could be set up around campus, not just in computer labs, so students can access that information in more places around campus.

This study shows that students of all groups still like receiving paper. The financial aid department should investigate the feasibility of allowing students to individually choose the best option for them in case the student does not own a computer or has other demonstrated accessibility issues. Since non-Millennial Generation students have perception differences from Millennial Generation students about the speed at which they now receive their financial aid information, courses or sessions could be offered particularly for these students on how to use WINGS, or a paper user guide could be mailed to home addresses, serving as an additional reminder to check WINGS regularly.

Accuracy of information and content offered on WINGS are of great importance to students. Care should be taken to verify accuracy and troubleshoot reported problems. Written procedures should be in place in all offices that have services on WINGS to report content and accuracy issues to the appropriate people.

Again, a Georgia Southern financial aid survey found that recipients of non-need-based aid are slightly less satisfied than recipients of need-based aid. Care should be taken when defining financial aid to these students, as the literature shows

that many perceive that they are not receiving financial aid, or do not qualify for it. Non-need-based aid recipients should be educated on how "need" is calculated and budgeting issues. Budgeting issues should not rely solely within the realm of the financial aid department; financial aid should seek out people from outside agencies, such as lenders, banks, and credit agencies, as well as internal experts, like professors in the field of finance and economics, to develop information tools and interactive online calculators for students.

This would embody the ideal financial aid counseling situation, reinforcing the idea that face to face time between students and counselors could be spent on more quality issues. In the past, much time with counselors was spent on checking financial aid status, completing paperwork, and other basic administrative duties. With programs such as WINGS and EAGLEGRAM, counselors would ideally be able to spend more time planning for programs on budget issues, projecting loan debt, and performing scholarship searches with students.

Finally, administration should include marketing strategy for WINGS and purpose thereof in periodic program reviews. As with all programs, the administration needs to make sure these offerings are consistent with the university's mission and strategic plan. Universities interested in developing such online services, which have not already done so, should be totally invested in the effort. Each department should have a hand in integrating a WINGS type product into the university. Above all else, the students' needs should be periodically identified and evaluated, and satisfaction with such service should also be periodically evaluated.

Recommendations for Future Research

There were limited significant findings in this study, and future research in this area is recommended. A longitudinal study of student use and satisfaction with electronic service delivery across multiple service areas could be useful to see if satisfaction declines or increases over the years. If possible, an expanded study with a control group of students who are not permitted to use electronic delivery means may prove useful to see if electronic service delivery methods have an impact on overall student satisfaction. A study of the computer use of non-traditionally aged students to identify possible knowledge deficiencies could help the university better serve this population of students. Point-of-service surveys, such as a prompt to complete a survey as a student logs out of WINGS, or a handed-out paper survey after a student leaves the "WINGS Lab" could provide immediate responses, as the experiences are fresh in the minds of the student. Also, results might have been different if multiple institutions were included in the study.

Limitations of the Study

There are significant limitations to this study. Due to the small response rate and the questionable reliability and validity of the instrument used, caution must be used when extrapolating these results to other institutions. Also, the instrument used had a wide variety of questions (multiple options, categorical responses, Likert-scale responses), which may have confused some of the respondents. Great care should be used when developing a similar instrument. Some questions were misunderstood by respondents, which may have elicited inaccurate responses on their behalf. The response rate was also small, and limited to those who have logged on to WINGS at

least once. The researcher did not attempt to garner responses from those who did not log in to view the survey, as their opinions may be very different (i.e. they log in to check grades and that is it because it is so confusing). Also, all data was self-reported. Student groups were also not representative of the entire population at Georgia Southern. Data would probably be more useful if representation were equal.

REFERENCES

Bliss, E. (2002) Personal communication from colleague on implementing electronic financial aid service delivery.

Boyett, E. (1998) Survey of student satisfaction with financial aid services. Unpublished master's thesis, Georgia Southern University, Statesboro, GA. 46-48.

Brown Wright, D.A., Stewart, G. & Burrell, C. (1999) Financial aid application technology utilization by high school students and their parents. Journal of Student Financial Aid, 29, NASFAA, Washington, D.C. 45.

Chang, V. (1998) Policy development for distance education. (ERIC Digest, ERIC Clearinghouse for Community Colleges, No. ED 423 922) 14.

Coomes, M. D. (2000) The Role Student Aid Plays in Enrollment Management. Jossey Bass: San Francisco. 6, 14-15, 27.

Dixon, R. (1995) Enrollment management in the future. New directions for student services, 71. San Francisco: Jossey-Bass. 90-91, 96, 97.

Georgia Southern University Department of Financial Aid. (2001) How students and parents want to receive financial aid information. Southern's Orientation, Advisement, and Registration (SOAR) Survey.

Georgia Southern University Department of Institutional Research. (2001) Fall 2001 Enrollment by Age, Race, Class, and Gender.

Gibbons, K. (1996, Spring) How we became the "bad guys" and what we can do about it. Student Aid Transcript, 7, 5.

Hughes, R. (1990, April) The financial aid experience of ethnic students: Is it a boon or barrier? (ERIC Document Reproduction Service No. ED 364 147). 4, 8.

McPherson, M.S. & Shapiro, M.O. (1998) The student aid game: Meeting need and rewarding talent in American higher education. Princeton, NJ: Princeton University Press. 140.

NASFAA Electronic Services Committee. (2000, June) E-aid office 2000: Financial aid software selection, implementation, and operation. (Monograph: A

NASFAA Series No. 12). Washington, D.C.: National Association of Student Financial Aid Administrators. 1, 23, 25.

National Telecommunications and Information Administration and the Economics and Statistics Administration. (2002) A nation online: How Americans are expanding their use of the internet. Washington, D.C.: U.S. Department of Commerce. 3, 4.

Permenter, A. (2002) George-Anne, Statesboro, GA

Phillips, P. & Nicolson, N. (1999, Fall) Bridging the digital divide with computer scholarships. Student Aid Transcript, 11, 22-25.

Stedman, J. (1995) The driving force of technology in enrollment management. New Directions for Student Services, 71. San Francisco: Jossey-Bass. 73-87.

Tapscott, D. (1998) Growing up digital: The rise of the net generation. Washington, D.C.: McGraw-Hill. 9, 11.

Twigg, C.A. & Oblinger, D.G. (1996) The virtual university. A report from a joint Educom/IBM roundtable. Washington, D.C. 10, 11.

Van Dusen, G. C. (1994) The virtual campus: Technology and reform in higher education. (ERIC Digest, ERIC Clearinghouse on Higher Education, No. ED 412 815). 1.

Williams, G. (2002, June) Personal communication from the EAGLEGRAM postmaster on number of EAGLEGRAMS sent by department of financial aid. Office of the Associate Vice President for Student Affairs and Enrollment Management, Georgia Southern University.

Wynn, D. (2002, June) Personal communication from the assistant director of financial aid on the number of outstanding returning student verification requirements. Department of Financial Aid, Georgia Southern University.

Yee, J. A. (1998) Forces motivating institutional reform. (ERIC Digest, ERIC Clearinghouse for Community Colleges, No. ED 421 179). 21.

Appendices

Appendix A:

Institutional Review Board Approval to Utilize Human Subjects

Georgia Southern University
Office of Research Services & Sponsored Programs

Institutional Review Board (IRB)

Phone: 912-681-5465
Fax: 912-681-0719
Ovrsight@gasou.edu
P.O. Box 8005
Statesboro, GA 30460-8005

To: Kerri Chapman
Higher Education Student Services/Financial Aid

Cc: Dale Grant, Faculty Advisor
Leadership, Technology and Human Development

From: Mr. Neil Garretson, Coordinator
Research Oversight Committees (IACUC/IBC/IRB)

Date: March 11, 2002

Subject: Status of Application for Approval to Utilize Human Subjects in Research

---

On behalf of the Institutional Review Board (IRB), I am writing to inform you that we have completed the review of your *Application for Approval to Utilize Human Subjects* in your proposed research, "Student and Parent Satisfaction with Electronic Financial Aid Service Delivery." It is the determination of the Chair, on behalf of the Institutional Review Board, that your proposed research adequately protects the rights of human subjects. Your research is approved in accordance with the *Federal Policy for the Protection of Human Subjects* (45 CFR §46101(b)(2)), which states:

> (2) Research involving the use of …survey procedures, interview procedures (as long as) (i) information obtained (either) is recorded in such a manner that human subjects ~~can~~ (cannot) be identified, directly or through identifiers linked to the subjects, ~~and~~ (or) (ii) any disclosure of the human subjects' responses outside the research could (not) reasonably place the subjects at risk of criminal or civil liability or be damaging to the subjects' financial standing, employability, or reputation.

However, this approval is conditional upon the following revisions and/or additions being completed prior the collection of any data:

1. Please revise contact information for the IRB in your informed consent letter to include the IRB's email address, ovrsight@gasou.edu.

If you have any questions, comments, or concerns about these conditions of approval, please do not hesitate to contact the IRB Coordinator. Please send a copy of all revised and/or additional materials to the IRB Coordinator at the Office of Research Services and Sponsored Programs (PO Box 8005).

This IRB approval is in effect for one year from the date of this letter. If at the end of that time, there have been no changes to the exempted research protocol, you may request an extension of the approval period for an additional year. In the interim, please provide the IRB with any information concerning any significant adverse event, **whether or not it is believed to be related to the study**, within five working days of the event. In addition, if a change or modification of the approved methodology becomes necessary, you must notify the IRB Coordinator **prior** to initiating any such changes or modifications. At that time, an amended application for IRB approval may be submitted. Upon completion of your data collection, please notify the IRB Coordinator so that your file may be closed.

Appendix B:

Informed Consent Letter

Kerri Chapman
M.Ed. Candidate, Summer 2002
Student and Parent Satisfaction with Electronic Financial Aid Service Delivery

Informed Consent Letter

Dear Participant:

My name is Kerri Chapman. I am a Financial Aid Counselor and a M.Ed. candidate in the Higher Education Student Services program at Georgia Southern University. I am conducting this survey to find out who is utilizing the online financial aid services at Georgia Southern University, particularly the Web Interactive Network for Georgia Southern (WINGS) and the EAGLEGRAM. I am also interested in learning how satisfied the users are with the online services, and will solicit suggestions for improving the services. I am hoping that this survey can help justify the use of technology in financial aid student service, and possibly open doors for future research on how technology impacts overall student satisfaction with financial aid.

This letter is to request your assistance in gathering data to analyze this situation. There is, of course, no penalty should you decide not to participate. If you agree to participate, please click "Proceed to Survey" at the bottom of the screen. Please note that completion of the survey will indicate permission to use the information that you provide in the study. While you are submitting this information through WINGS, your social security number and other confidential information will not be revealed to me. The study will be most useful if you respond to every item in the questionnaire; however, you may choose not to answer one or more of them without penalty. If you would like a copy of the study's results, please e-mail me at kchapman@gasou.edu.

If you have any questions about this research project, please call me, Kerri Chapman, at 912-681-5413, or e-mail me at kchapman@gasou.edu. If you have any questions or concerns about your rights as a research participant in this study, they should be directed to the IRB Coordinator at the Office of Research Services and Sponsored Programs via e-mail at ovrsight@gasou.edu.

Let me thank you in advance for your assistance in studying this question. The results should allow the Department of Financial Aid to improve its service to students.

Respectfully,

Kerri Chapman
Financial Aid Counselor/Graduate Student
Georgia Southern University

Appendix C:

Text of EAGLEGRAM That Informed Students of the Survey

Text of EAGLEGRAM that informed students of survey:

FINANCIAL AID SURVEY

As a primary student service area at Georgia Southern, the Department of Financial Aid is interested in knowing how you, the students and parents, feel about the new technology we are using to get information to you. This technology includes the Web Interactive Network for Georgia Southern and the EAGLEGRAM. Please take a moment to complete the following steps. Your responses will be part of an ongoing study on the use of technology and how it impacts how we serve our students.

1) Log into WINGS--http://www2.gasou.edu/sta
2) Click on "Student Services and Financial Aid"
3) Click on "Financial Aid"
4) Select "Answer Survey"

Thank you for participating in this survey! If you have any questions, you may direct them to us at finaid@gasou.edu.

Appendix D:

Survey

Kerri Chapman
M.Ed. Candidate, Summer 2002
Student and Parent Satisfaction with Electronic Financial Aid Service Delivery

SATISFACTION SURVEY

This survey will appear question by question in WINGS. We have yet to build it in WINGS itself, as we are awaiting the approval of the IRB. There will be a few weeks of testing with department work-study students prior to the survey going "live".

1. I am a **[student/parent]**

2. Please mark your classification, or if you are a parent, the classification of your student: **[First time freshman, continuing freshman (<30 earned hrs), sophomore (30-59 earned hours), junior (60-89 earned hours), senior (90+ hrs), post baccalaureate, graduate/postgraduate]**

3. Age (Students only): _____

4. Racial/Ethnic Group: **[American Indian or Alaska Native, Asian or Pacific Islander, African-American, White, Hispanic/Latino, Multiracial, prefer not to respond]**

5. Sex: **[Female/Male]**

6. Please indicate the types of financial assistance you receive **[a) Grants (Pell, SEOG, LEAP) b) HOPE scholarship c) Other academic scholarships d) Athletic Scholarship e) Perkins Loan f) College Work Study g) Subsidized Stafford Loan h) Unsubsidized Stafford Loan I) PLUS loan j) none k) prefer not to respond]**

7. Who in your household primarily uses WINGS to review financial aid information? **[Student, student's parents, other]**

8. Do you own a computer? **[Yes/no]**

9. I would rate my computer knowledge as: **[extensive, above average, fair, below average, minimal]**

10. Have you used WINGS to review financial aid information? **[Yes/no]**

11. Have you received an EAGLEGRAM pertaining to financial aid information? **[Yes/no]**

12. Before WINGS and the EAGLEGRAM were established, how did you get financial aid information? **[Speak with a counselor, read publication, visit FA website, other, have always received information from WINGS or by EAGLEGRAM]**

13. How did you learn about receiving financial aid information via WINGS and the EAGLEGRAM? **[Ad on campus, e-mail, academic advisor, financial aid counselor, surfing the web, orientation, professor/instructor, friends, other]**

14. What is your primary reason for logging on to WINGS? **[Registration or drop/add, review personal information (such as mailing address), review financial aid information, review transcript information (credit hours, GPA)]**

15. If your primary reason is to review financial aid information, which financial aid information is the most important to you? **[Award types/amounts, financial aid requirements, Satisfactory Academic Progress, HOPE GPA/hours, disbursement information]**

16. How often do you check your Georgia Southern account (GSI account) for e-mail? **[Daily, 2-3 times per week, once per week, once per month, every other month, never]**

17. Where do you primarily log on to check WINGS and e-mail? **[Home, dorm, computer lab, none of the above]**

18. Which method of receiving financial aid information do you prefer? **[Paper award letters and mailings, e-mails (such as the EAGLEGRAM), checking WINGS periodically, other (i.e. contact counselor)]**

19. Did you find the answer to your financial aid question on WINGS? **[Yes/no]**

20. I found the financial aid information on WINGS to be: **[clear, somewhat clear, somewhat unclear, unclear]**

21. If you have received an EAGLEGRAM pertaining to financial aid information, you found the information in the EAGLEGRAM: **[clear, somewhat clear, somewhat unclear, unclear]**

22. If you found the information to be "somewhat unclear", or "unclear", how did you clarify the information? **[Called to speak with a counselor, e-mailed a counselor, referred to the Financial Aid website, came to the Financial Aid office, referred to Financial Aid publications, other, did not find information to be unclear]**

23. In reference to the financial aid area of WINGS, which is the most important to you? **[easy to navigate, easy to access, content offered, timeliness of information, accuracy of information]**

24. Since you have begun to use WINGS to review financial aid information, you find that your level of satisfaction with Georgia Southern's financial aid services is:

[much higher, somewhat higher, unchanged, somewhat lower, lower than before you used WINGS]

25. Since the implementation of WINGS and the EAGLEGRAM, I think the financial aid process has gotten **[much faster and more efficient, faster and more efficient, remained the same, slower and more difficult, much slower and more difficult.]**

Please rank the following --1 (Strongly Disagree), 2 (Disagree), 3 (Neutral), 4 (Agree), 5 (Strongly Agree)

26. I spend less time in the financial aid office now that I use WINGS and receive EAGLEGRAMS.

27. I receive financial aid information faster through WINGS and the EAGLEGRAM than I did before the programs were available at Georgia Southern.

28. I found the financial aid areas of WINGS to be easy to navigate.

29. I think the content of the financial aid information on WINGS is sufficient.

30. I found WINGS to be accessible most of the time (i.e., limited down time)

31. I found the financial aid information on WINGS to be accurate.

32. I feel that I am well informed about financial aid processes and options.

33. If I had financial aid requirements outstanding, I was able to determine what information was required without outside assistance (other than the help information provided on WINGS).

34. Overall, I am satisfied with the quality of financial aid services at Georgia Southern.

35. Overall, I am satisfied with the financial aid area of WINGS.

General questions

36. What do you like most about WINGS? What do you like least?

37. What suggestions do you have for financial aid service delivery? WINGS? EAGLEGRAMS?

Appendix E:

Bibilography

BIBLIOGRAPHY

Alvarez, R.M., Sherman, R.P., & VanBeselaere, C. (2002, January) Subject acquisition for web-based surveys.

Atkinson, J.S. (1996, Spring) Perception problems. Student Aid Transcript, 7.

Boyett, E. (1998) Survey of student satisfaction with financial aid services. Unpublished master's thesis, Georgia Southern University, Statesboro, GA.

Brown Wright, D.A., Stewart, G. & Burrell, C. (1999) Financial aid application technology utilization by high school students and their parents. Journal of Student Financial Aid, 29. NASFAA, Washington, D.C.

Bryan, V.C., Ariza, E.N., & Knee, R.H. (2001) The dilemma of recruiting, rewarding, and retaining technically competent faculty in higher education. (ERIC Document Reproduction Service No. ED 455 728)

Chang, V. (1998) Policy development for distance education. (ERIC Digest, ERIC Clearinghouse for Community Colleges, No. ED 423 922)

Clemente, S. J. (2001, Spring) Value added technologies: Expanding the boundaries of customer service. Student Aid Transcript, 12.

Coomes, M. D. (2000) The Role Student Aid Plays in Enrollment Management. Jossey Bass: San Francisco.

Cornell, C. (2000, Summer) Staffing considerations in the changing student aid environment. Student Aid Transcript, 11.

Crowell, P.W. (1996, September) Streamlining financial aid delivery: Making technology work for students and administrators. NACUBO Business Officer, 30.

Dixon, R. (1995) Enrollment management in the future. New directions for student services. (71) San Francisco: Jossey-Bass.

Draude, B. & Brace, S. (1998) Assessing the impact of technology on teaching and learning: Student perspectives. (ERIC Document Reproduction Service No. ED 431 392)

Dungy, G. J. (2001, September/October). Student affairs and the millennial generation. NASPA Forum, 23.

Ellsworth, J.B. (1997) Technology and change for the information age. (ERIC Document Reproduction Service No. ED 439 702)

Fox, L. (2001, Spring) Is technology making us better? Student Aid Transcript, 12.

Georgia Southern University Department of Financial Aid. (2001) How students and parents want to receive financial aid information. Southern's Orientation, Advisement, and Registration (SOAR) Survey.

Georgia Southern University Department of Institutional Research. (2001) Fall 2001 Enrollment by Age, Race, Class, and Gender.

Gibbons, K. (1996, Spring) How we became the "bad guys" and what we can do about it. Student Aid Transcript, 7.

Gibbons, K. (1999, Fall) Balancing technology and human touch in financial aid. Student Aid Transcript, 11.

Gladieux, L.E. & Swail, W.S. (1999) The virtual university and educational opportunity: Panacea or false hope? Journal of the Programme on Institutional Management in Higher Education, 11.

Hughes, R. (1990, April) The financial aid experience of ethnic students: Is it a boon or barrier? (ERIC Document Reproduction Service No. ED 364 147)

Kessler, J., LaFever, R., & Bainbridge, B. (1999, Fall) New technology: How to stay informed and in the game. Student Aid Transcript, 11.

Kroehler, J. E. (1999) Beyond surfing: How the web may change student financial aid. Journal of Student Financial Aid, 29, NASFAA: Washington, D.C.

Levy, D., Langley, N. & Osswald, A. (2001, Spring) Document imaging case studies. Student Aid Transcript, 12.

McPherson, M.S. & Shapiro, M.O. (1998) The student aid game: Meeting need and rewarding talent in American higher education. Princeton, NJ: Princeton University Press.

NASFAA Electronic Services Committee. (2000, June) E-aid office 2000: Financial aid software selection, implementation, and operation (Monograph: A

NASFAA Series No. 12). Washington, D.C.: National Association of Student Financial Aid Administrators.

National Telecommunications and Information Administration and the Economics and Statistics Administration. (2002) A nation online: How Americans are expanding their use of the internet. Washington, D.C.: U.S. Department of Commerce.

Phillips, P. & Nicolson, N. (1999, Fall) Bridging the digital divide with computer scholarships. Student Aid Transcript, 11.

Rentz, A.L. & Assoc. (1996) Student affairs practice in higher education. 2nd ed. Springfield, IL: Charles C. Thomas Publisher LTD.

Stedman, J. (1995) The driving force of technology in enrollment management. New Directions for Student Services, 71. San Francisco: Jossey-Bass.

Tapscott, D. (1998) Growing up digital: The rise of the net generation. Washington, D.C.: McGraw-Hill.

Twigg, C.A. & Oblinger, D.G. (1996) The virtual university. A report from a joint Educom/IBM roundtable. Washington, D.C.

United States General Accounting Office. (2001, November) Student financial aid: Use of middleware for systems integration holds promise. Washington, D.C.: U.S. Senate.

Van Dusen, G. C. (1994) The virtual campus: Technology and reform in higher education. (ERIC Digest, ERIC Clearinghouse on Higher Education, No. ED 412 815)

Williams, G. (2002, June) Personal communication from the EAGLEGRAM postmaster on number of EAGLEGRAMS sent by department of financial aid. Office of the Associate Vice President for Student Affairs and Enrollment Management, Georgia Southern University.

Williams, M. S. (2000, Summer) Technology and the financial aid profession. Student Aid Transcript, 11.

Wynn, D. (2002, June) Personal communication from the assistant director of financial aid on the number of outstanding returning student verification requirements. Department of Financial Aid, Georgia Southern University.

Yee, J. A. (1998) Forces motivating institutional reform. (ERIC Digest, ERIC Clearinghouse for Community Colleges, No. ED 421 179)